

1899.

VICTORIA.

TWENTIETH ANNUAL REPORT

ON

FRIENDLY SOCIETIES.

REPORT OF THE ACTUARY FOR FRIENDLY SOCIETIES
FOR THE YEAR 1897,

TO WHICH ARE APPENDED THE

VALUATIONS, CONTRIBUTIONS AND BENEFITS, STATISTICS OF
FRIENDLY SOCIETIES, ETC.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54 VICT. No. 1094, SECTION 10.

By Authority.

ROBT. S. BRAIN, GOVERNMENT PRINTER, MELBOURNE.

No. 1.—[2s. 6d.]—9174.

APPROXIMATE COST OF REPORT.

Preparation—Not given.
Printing (1,910 copies)

£ s. d.

130 0 0

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1878	Misappropriation of Sick and Funeral Funds to the Incidental Fund (p. xi).
1879	<i>Parliamentary Paper, No. 7</i> : Sick Unions (p. 7); Forms of Accounts, Balance-sheets, and Valuations; Instructions and Fees to Public Valuers and Auditors (pp. 7-17); Valuation Tables at 4 per cent., with explanatory observations by the Actuary (p. 17); <i>Parliamentary Paper, No. 32</i> : Opinions of Counsel (M.U.I.O.O.F.)—Trustees must invest Society's money to best advantage, Lodge debt to Sick and Funeral Fund must be repaid (p. viii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xiii).
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1896	Tabular Summary of Third Quinquennial Valuation (pp. vii-xiv); Causes tending to aid or retard Progress (p. x); <i>Manual of Health and Temperance</i> , Misuse of Sickness and Mortality Experience therein (pp. xiii, xiv); Sick Pay and Superannuation Allowance in connexion with the Royal Commission on Old-Age Pensions, 1897 (pp. xvii-xviii); Prosecution initiated for default in forwarding Annual Returns (pp. xxi, xxii); Benefits and Contributions, A, N, or Q, adequate, not adequate, or quite inadequate (pp. xxiii, xxiv); Extent of Friendly Society Movement in Australasian Colonies (p. xxiv).

THE FOUR QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

First Valuation.			Second Valuation.			Third Valuation			Fourth Valuation.		
Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.
A.O.F., Ct. Ararat ..	1880	10.11.81	M.U.I.O.O.F. ..	1885	31.12.86	A.O.F., Ct. Ararat ..	1890	11.2.92	M.U.I.O.O.F. ..	1895	28.7.97
M.U.I.O.O.F. ..	1880	22.8.82	A.O.F., Ct. Ararat ..	1885	4.2.87	M.U.I.O.O.F. ..	1890	5.3.92	A.O.F., Ct. Ararat ..	1895	17.8.97
St.P.S., M. D. ..	1881	25.11.82	A.O.F., Ct. Unity ..	1886	16.6.87	A.O.F., Ct. Unity ..	1891	13.3.93	A.O.F., Ct. Unity ..	1896	18.8.97
A.O.F., Ct. Unity ..	1881	2.12.82	I.O.O.F. ..	1886	24.12.87	I.O.R. ..	1891	26.7.93	G.U.O.F.G. ..	1896	9.10.97
I.O.O.F. ..	1881	23.12.82	I.O.R. ..	1886	10.2.88	G.U.O.F.G. ..	1891	13.11.93	A.O.F., O. & M. D. ..	1896	14.10.97
U.A.O.D. ..	1881	24.8.83	St.P.S., M. D. ..	1886	29.3.88	I.O.O.F. ..	1891	14.2.94	A.O.F., M. D. ..	1896	19.4.98
A.O.F., M. D. ..	1881	24.9.83	U.A.O.D. ..	1886	12.7.88	U.A.O.D. ..	1891	12.6.94	A.O.F., P. D. ..	1896	17.5.98
G.U.O.F.G. ..	1881	10.10.83	A.O.F., O. & M. D. ..	1886	6.9.88	A.O.F., O. & M. D. ..	1891	22.8.94	I.O.R. ..	1896	31.10.98
P.M.B.S. ..	1881	15.11.83	A.O.F., P. D. ..	1886	4.10.88	A.O.F., P. D. ..	1891	30.8.94	St.P.S., M. D. ..	1896	
A.O.F., P. D. ..	1881	22.11.83	G.U.O.F.G. ..	1886	30.10.88	St.P.S., M. D. ..	1891	6.9.94	I.O.O.F. ..	1896	
A.O.F., O. & M. D. ..	1881	30.11.83	A.O.F., M. D. ..	1886	31.1.89	A.O.F., M. D. ..	1891	28.11.94	U.A.O.D. ..	1896	
I.O.R. ..	1881	19.12.83	O.St.A., S.C. ..	1887	11.3.89	A.N.A. ..	1893	13.12.95	A.N.A. ..	1898	
A.O.F., Ct. Freedom ..	1882	7.4.84	O.S.T., Vict. G. D. ..	1888	17.1.90	A.O.F., Ballt. D. ..	1893	22.1.96	A.O.F., Ballt. D. ..	1898	
O.S.T., Vict. G. D. ..	1882	10.4.84	O.S.T., M. G. D. ..	1888	28.1.90	M.T.B.S. ..	1893	30.1.96	M.T.B.S. ..	1898	
A.O.S. ..	1882	25.4.84	O.S.T., B. & S. G. D. ..	1888	3.2.90	A.O.F., Bend. D. ..	1893	3.2.96	A.O.F., Bend. D. ..	1898	
A.O.F., G. & W. D. ..	1882	9.5.84	G.U.O.O.F. ..	1888	19.2.90	A.O.F., G. & W. D. ..	1893	17.2.96	A.O.F., G. & W. D. ..	1898	
A.O.F., Bend. D. ..	1882	30.5.84	O.St.A. ..	1887	25.2.90	O.St.A., S.C. ..	1893	2.3.96	O.St.A., S.C. ..	1898	
A.N.A. ..	1882	23.6.84	A.N.A. ..	1887	7.3.90	P.A.F.S. ..	1893	27.3.96	P.A.F.S. ..	1898	
O.St.A., S.C. ..	1882	11.7.84	P.A.F.S. ..	1887	8.5.90	O.St.A. ..	1893	5.6.96	O.St.A. ..	1898	
O.St.A. ..	1882	13.8.84	A.O.F., Bend. D. ..	1887	28.5.90	A.O.F., Ct. Freedom ..	1893	25.6.96	A.O.F., Ct. Freedom ..	1898	
P.A.F.S. ..	1882	25.8.84	A.O.F., Ct. Freedom ..	1887	6.6.90	G.U.O.O.F. ..	1894	19.9.95	G.U.O.O.F. ..	1899	
A.O.F., Ballt. D. ..	1882	1.11.84	A.O.F., G. & W. D. ..	1887	18.6.90	O.S.T., B. & S. G. D. ..	1894	10.7.96	O.S.T., B. & S. G. D. ..	1899	
St.P.S., G. & W. D. ..	1883	1.11.84	G.S.R.S. ..	1888	8.7.90	O.S.T., Vict. G. D. ..	1894	12.8.96	O.S.T., Vict. G. D. ..	1899	
A.O.F., Ct. Amherst ..	1883	7.11.84	U.L.F.S. ..	1888	12.7.90	O.S.T., M. G. D. ..	1894	16.9.96	O.S.T., M. G. D. ..	1899	
St.M.T.A.B.S. ..	1883	4.12.84	A.O.F., Ballt. D. ..	1887	9.8.90	G.S.R.S. ..	1894	19.9.96	G.S.R.S. ..	1899	
G.U.O.O.F. ..	1883	29.12.84	H.A.C.B.S. ..	1888	26.8.90	St.P.S., G. & W. D. ..	1894	24.9.96	St.P.S., G. & W. D. ..	1899	
O.S.T., B. & S. G. D. ..	1883	24.1.85	St.M.T.A.B.S. ..	1888	29.8.90	I.N.F. * ..	1894	28.10.96	I.N.F. ..	1899	
G.S.R.S. ..	1883	12.6.85	A.O.F., Ct. Amherst ..	1888	1.9.90	A.O.F., G. D. ..	1894	20.1.97	A.O.F., G. D. ..	1899	
A.O.F., G. D. ..	1883	5.8.85	A.O.S. ..	1887	15.9.90	A.O.F., W. D. ..	1894	3.2.97	A.O.F., W. D. ..	1899	
A.O.F., W. D. ..	1883	22.12.85	A.O.F., W. D. ..	1888	7.11.90	A.O.F., Ct. Amherst ..	1894	6.3.97	A.O.F., Ct. Amherst ..	1899	
O.S.T., M. G. D. ..	1883	23.1.86	St.P.S., G. & W. D. ..	1888	11.12.90	H.A.C.B.S., B. D. ..	1894	15.4.97	H.A.C.B.S., B. D. ..	1899	
H.A.C.B.S. ..	1883	19.3.86	A.O.F., G. D. ..	1888	18.12.90	H.A.C.B.S., M. D. ..	1894	14.5.97	H.A.C.B.S., M. D. ..	1899	
U.L.F.S. ..	1883	4.10.86									

* First valuation.

The QUINQUENNIAL VALUATIONS are contained in the ANNUAL REPORTS for the YEARS following :—

Society.	First Valuation.		Second Valuation.		Third Valuation.		Fourth Valuation.	
	Year.	Page.	Year.	Page.	Year.	Page.	Year.	Page.
M.U.I.O.O.F. ..	1882	xxvi.	1886	5	1891	5	1896	24
W. and O. Inst. P.P. Dt. ..	1883	xliv.	1887	7	1895	26		
W. and O. Fund. Bend. ..	1888	38	1896	52				
Ass. Ass. ..	1883	lxxv.	1888	46				
G.U.O.O.F. ..	1884	xc.	1889	59	1894	3		
I.O.O.F. ..	1882	lxii.	1887	8	1893	3		
U.A.O.D. ..	1883	xxiv.	1887	41	1893	10		
A.O.F. Ball. Dt. ..	1884	lxxxvii.	1889	29	1895	3		
Bend. Dt. ..	1884	liii.	1889	37	1895	8		
G. and W. Dt. ..	1884	xlvi.	1889	45	1895	14		
Gren. Dt. ..	1885	15	1889	53	1896	8		
Melb. Dt. ..	1883	xxx.	1888	25	1893	26	1897	3
O. and M. Dt. ..	1883	lviii.	1888	3	1893	20	1896	48
Port. Dt. ..	1883	liii.	1888	11	1893	22	1897	16
Warr. Dt. ..	1885	20	1889	55	1896	3		
Ct. Unity ..	1882	lx.	1887	5	1892	3	1896	44
Ct. Freedom ..	1884	xxxvi.	1889	51	1895	20		
Ct. Ararat ..	1881	xvii.	1887	3	1891	3	1896	42
Ct. Amherst ..	1884	lxxxviii.	1889	57	1896	12		
I.O.R. ..	1883	lxix.	1887	18	1892	4	1897	18
O.S.T. Ball. and Sand. G. Dt. ..	1885	3, 9	1889	81	1895	29		
Melb. G. Dt. ..	1885	22	1889	87	1895	34		
Vict. G. Dt. ..	1884	xl.	1889	95	1895	40		
N. Dt. ..	1889	105	1895	44				
H.A.C.B.S. ..	1885	29	1889	106	1896	16		
O. St. A. ..	1884	lxxi.	1889	3	1895	22		
S. C. ..	1884	lxv.	1888	41	1895	16		
G.U.O.F.G. ..	1883	xxxix.	1888	17	1892	22	1896	44
St. P. S., Melb. Dt. ..	1882	lv.	1887	34	1893	24		
G. and W. Dt. ..	1884	lxxxvii.	1889	123	1895	46		
P.A.F.S. ..	1884	lxxvii.	1889	11	1895	18		
P.M.B.S. ..	1883	l.						
A.N.A. ..	1884	lix.	1889	18	1894	21		
A.O.S. ..	1884	xl.	1889	28				
G.S.R.S. ..	1885	13	1889	125	1895	44		
St. M.T.A.B.S. ..	1884	xc.	1889	127				
U.L.F.S. ..	1886	3	1889	128				
M.T.B.S. ..	1895	6						
I.N.F. ..	1896	4						

EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A. ...	...	...	...	...	...	...	Australian Natives' Association.
A.O.F. ...	...	...	...	...	...	...	Ancient Order of Foresters.
C.C.C.A.S.	...	...	...	...	...	...	Coal Creek Colliery Accident Society.
C.M.P.S....	...	...	...	...	...	...	Congregational Ministers' Provident Society.
G.S.R.S. ...	...	...	...	...	...	...	German Sick and Relief Society.
G.U.O.F.G.	...	...	...	...	...	...	Grand United Order of Free Gardeners.
G.U.O.O.F.	...	...	...	...	...	...	Grand United Order of Odd Fellows.
H.A.C.B.S.	...	...	...	...	...	...	Hibernian-Australasian Catholic Benefit Society.
I.N.F. ...	...	...	...	...	...	...	Irish National Foresters.
I.O.O.F. ...	...	...	...	...	...	...	Independent Order of Odd Fellows.
I.O.R. ...	...	...	...	...	...	...	Independent Order of Rechabites.
J.C.A.S. ...	...	...	...	...	...	...	Jumbunna Colliery Accident Society.
M.T.B.S.	...	...	...	...	...	...	Melbourne Tramway Benefit Society.
M.U.I.O.O.F.	...	...	...	...	...	...	Manchester Unity Independent Order of Odd Fellows.
O.S.T. ...	...	...	...	...	...	...	Order of Sons of Temperance.
O.St.A. ...	...	...	...	...	...	...	Order of St. Andrew.
O.St.A., S.C.	...	...	...	...	...	...	Order of St. Andrew, Scottish Constitution.
P.A.F.S.	...	...	...	...	...	...	Protestant Alliance Friendly Society.
St.P.S. ...	...	...	...	...	...	...	St. Patrick's Society.
U.A.O.D.	...	...	...	...	...	...	United Ancient Order of Druids.

TWENTIETH ANNUAL REPORT.

1. In accordance with the provisions of the 10th section of the *Friendly Societies Act* 1890 (54 Vict. No. 1094), the Actuary for Friendly Societies submits to the Minister for presentation to Parliament a Report of his proceedings and the principal matters transacted by him in connexion with Friendly Societies, and of the Valuations thereof effected during the year 1897.

PROCEEDINGS DURING THE YEAR 1897.

2. By the Friendly Societies Acts of 1890, 1891, and 1896, registered Societies are required to forward to the Actuary prior to the 1st February in each year a general statement of their funds, receipts, and expenditure, termed "Return A," together with copies of their sub-annual balance-sheets, and a list of members, with the sickness, deaths, and the like contingencies experienced during the year, termed "Return B." They are also required to take certain prescribed steps to have periodic valuations of their liabilities and assets effected at not less than five years' intervals.

3. These provisions entail upon this office the duty of sending out blank forms, closely examining the returns of each branch on their reception, returning such as require it for correction, and seeing generally that the Statute and their own laws have been duly complied with, as has been explained at length in preceding Reports. As the valuations are proceeded with in the quinquennial groups in the order set by the first valuation, the staff is also fully occupied with the heavy amount of work necessarily connected therewith.

4. The total fees for actuarial services collected during 1897 were £421 11s. 2d., and the sum of £3,229 8s. 10d. (equal to £201 16s. 10d. per annum on the average) was received during the sixteen years, 1882-97, as shown in the following table:—

ACTUARIAL FEES RECEIVED FROM FRIENDLY SOCIETIES, 1882 TO 1897.

Year.	Amount received for—			Total Fees received.
	Valuations.	Certifying to Rates of Contributions.	Preparing Tables of Contributions.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1882 ...	539 14 1	...	...	539 14 1
1883 ...	73 0 0	...	...	73 0 0
1884 ...	35 0 9	...	42 0 0	77 0 9
1885 ...	4 16 4	11 3 6	6 6 0	22 5 10
1886 ...	173 18 6	6 11 6	32 3 0	212 13 0
1887 ...	331 9 11	4 12 0	10 10 0	346 11 11
1888 ...	126 11 9	6 11 6	...	133 3 3
1889 ...	128 3 3	1 1 0	4 4 0	133 8 3
1890 ...	14 19 3	6 14 0	3 3 0	24 16 3
1891 ...	200 13 7	9 19 6	...	210 13 1
1892 ...	451 11 3	8 18 6	...	460 9 9
1893 ...	141 9 2	2 2 0	10 10 0	154 1 2
1894 ...	4 17 2	9 19 6	...	14 16 8
1895 ...	76 17 5	12 1 6	5 5 0	94 3 11
1896 ...	300 9 9	10 10 0	...	310 19 9
1897 ...	408 19 2	9 9 0	3 3 0	421 11 2
1882-97 ...	3,012 11 4	99 13 6	117 4 0	3,229 8 10

THE VALUATIONS DURING 1897.

5. The Fourth Quinquennial Valuation of the following Societies is given in detail in Appendix A to this Report—the Melbourne and Portland Districts, A.O.F. and I.O.R. ; the Societies valued for the fourth time in 1896 were the M.U.I.O.O.F., Courts Ararat and Unity, A.O.F., G.U.O.F.G., and the Ovens and Murray District,

A.O.F., whereof certain particulars are brought forward for purposes of comparison. The change which has taken place in the number of members and in their respective ages, taken as a whole, is shown in the subjoined table :—

NUMBER OF MEMBERS, WITH THEIR AVERAGE AGE, AT THE FIRST, SECOND, THIRD, AND FOURTH VALUATIONS OF SOCIETIES, FOUR TIMES VALUED.

Society.	Members.				Average Age of Members.			
	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.
	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
M.U.I.O.O.F. ...	12,796	15,186	18,172	17,828	37	37 $\frac{1}{4}$	37 $\frac{1}{2}$	39 $\frac{1}{2}$
Court Ararat, A.O.F. ...	51	49	43	33	42 $\frac{1}{2}$	46	49 $\frac{1}{4}$	53 $\frac{1}{4}$
Court Unity, A.O.F. ...	224	187	166	120	48 $\frac{1}{4}$	53	55	59 $\frac{1}{2}$
G.U.O.F.G. ...	583	646	1,222	1,106	35 $\frac{1}{4}$	36 $\frac{3}{4}$	35 $\frac{1}{4}$	37 $\frac{1}{2}$
Ovens and Murray Dt., A.O.F.	209	379	344	329	38	39	40	38 $\frac{3}{4}$
Melbourne Dt., A.O.F. ...	6,273	8,223	9,155	7,644	40 $\frac{3}{4}$	38 $\frac{1}{4}$	39	42
Portland Dt., A.O.F. ...	472	435	469	371	41	44 $\frac{3}{4}$	44 $\frac{1}{2}$	49 $\frac{1}{4}$
I.O.R. ...	5,211	5,716	8,162	8,113	34 $\frac{1}{2}$	35	33 $\frac{3}{4}$	35 $\frac{1}{2}$

Experience;
actual and
expected.

6. The relation of the liabilities to the assets of a society is materially affected by the actual rates of sickness, mortality, and exclusions prevailing among the members in comparison with the expected rates according to the standard table and the age-distribution of the membership. The result of such a comparison in respect to the above Societies is contained in the table following :—

QUINQUENNIAL EXPERIENCE OF SICKNESS, MORTALITY AND EXCLUSIONS GREATER (+) OR LESS (—) PER CENT. THAN THAT OF THE M.U.I.O.O.F., ENGLAND, 1866–70, AT EACH VALUATION OF SOCIETIES FOUR TIMES VALUED.

Society.	Sickness.				Mortality.				Exclusions.			
	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.
	%	%	%	%	%	%	%	%	%	%	%	%
M.U.I.O.O.F. ...	+17	+16	+12	+27	−10	−11	−11	−16	+81	+58	+97	+185
Court Ararat, A.O.F. ...	−20	−26	−26	−6	−77	−55	−25	−14	+174	+123	+199	+395
Court Unity, A.O.F. ...	+12	+34	+46	+31	+2	−10	+36	−16	+173	+70	+124	+72
G.U.O.F.G. ...	−32	−27	−17	−4	−21	−2	−6	−2	+387	+341	+427	+542
Ovens and Murray District, A.O.F.	+6	−49	−28	+9	−6	−7	−61	−48	+223	+158	+159	+69
Melbourne District, A.O.F. ...	−3	−10	−14	+6	+2	−3	=	−18	+107	+82	+111	+211
Portland District, A.O.F. ...	−27	−26	−6	+12	−35	−65	−5	−15	+115	+4	+57	+84
I.O.R. ...	+7	+6	+9	−4	−32	−24	−26	−43	+233	+149	+181	+238

Assets
relative to
liabilities

7. The following table contains comparisons of the financial position at the four quinquennial valuations of the above-mentioned Societies on the basis of the value of the contributions and capital relatively to the liabilities :—

CAPITAL, CONTRIBUTION VALUE, AND ASSETS PROPORTIONATELY TO EACH POUND OF LIABILITIES AT EACH VALUATION OF SOCIETIES FOUR TIMES VALUED.

Society.	Value of Contributions per £.				Capital per £.				Assets per £.			
	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.	First Valuation.	Second Valuation.	Third Valuation.	Fourth Valuation.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
M.U.I.O.O.F. ...	8 10	10 0	10 10	10 1	7 3	7 1	7 9	8 0	16 1	17 1	18 7	18 1
Court Ararat, A.O.F. ...	9 4	9 4	8 6	7 5	8 3	9 0	12 11	17 0	17 7	18 4	21 5	24 5
Court Unity, A.O.F. ...	9 7	7 11	6 9	5 10	9 8	11 8	12 3	17 0	19 3	19 7	19 0	22 10
G.U.O.F.G. ...	9 5	10 10	11 9	10 1	2 7	4 0	3 10	4 4	12 0	14 10	15 7	14 5
Omoo & Murray District, A.O.F.	9 10	9 7	9 2	9 1	6 1	7 3	8 5	7 5	15 11	16 10	17 7	16 6
Melbourne District, A.O.F. ...	9 1	9 10	10 3	8 10	4 8	4 5	4 8	5 0	13 9	14 3	14 11	13 10
Portland District, A.O.F. ...	8 11	7 9	7 11	7 7	6 8	7 11	7 8	8 2	15 7	15 8	15 7	15 9
I.O.R. ...	11 6	12 6	12 8	11 3	5 10	7 8	7 6	7 6	17 4	20 2	20 2	18 9

THE CONDITION AND PROGRESS OF FRIENDLY SOCIETIES IN 1897.

8. The course adopted in the published reports for the years 1891, 1892, 1893, 1894, 1895, and 1896 has been again followed, and the detailed tables setting forth the financial and statistical history during 1897 of the separate branches constituting the several districts and Societies have not from motives of economy been printed, the total figures only being given. The information relating to each branch having necessarily, however, to be compiled, is available for reference in manuscript. The figures placed in square brackets are those relating to the immediately preceding years, 1896 and 1895, brought forward for purposes of comparison.

9. In addition to 10 Societies consisting of one branch only, there were in 1897 21 Societies with branches, making 31 altogether; Court Freedom, A.O.F., having dissolved during the year, the number of Societies were thus 31 [32, 31].

10. At the commencement of 1897 the branches were 1,073 [1,069, 1,075] in number; the new branches opened during the year were 21 [33, 22]; the number closed or amalgamated was 13 [28, 28]; and the number at the end of 1897 was therefore 1,081 [1,074, 1,069].

11. The number of members at the beginning of 1897 was 80,691 [79,312, 79,204]; the new members admitted during the year were 11,130 [10,304, 9,128]; those admitted by clearance were 1,221 [1,368, 1,347]; the deaths were 867 [891, 920]; the departures by clearance were 1,462 [1,526, 1,407]; and the exclusions through arrears, resignation, or expulsion were 6,701 [7,876, 8,040]; bringing the number at the end of 1897 up to 84,012 [80,691, 79,312].

12. The membership increased during the year by 3,321, there having been also an increase both in 1896 and 1895 of 1,379 and 108 respectively, making a total increase in the three years of 4,808 members.

13. The initiations during 1897 were 13·8 [13·0, 11·5] per cent. and the arrears were 8·3 [9·9, 10·1] per cent. of the members at the beginning of the year; this gives a gain of membership on the basis of the excess of initiations above arrears compared with the members at the commencement of the year of 5·5 per cent., in 1896 of 3·1 per cent., and in 1895 of 1·4 per cent., and a total gain in three years on the basis of the members at the beginning of the triennial period of 10·1 per cent.

14. Out of the 80,691 [79,312, 79,204] members at the beginning of 1897, 68,720 [67,285, 66,869] members were entitled to sick and funeral benefits, and 11,971 [12,027, 12,335] were not so entitled, through too recent membership or being in arrear with their contributions; and out of the 84,012 [80,691, 79,312] members at the end of the year, 71,652 [68,720, 67,285] were effective, and 12,360 [11,971, 12,027] non-effective; the mean number being 82,352 [80,001, 79,258] members and 70,186 [68,002, 67,077] effectives; the proportion entitled to all the benefits of the Societies during the year was 85·2 [85·0, 84·6] per cent. of the total number, the effective members being thus relatively greater in 1897 than in 1896 or 1895.

15. The initiation, clearance, and wives' registration fees paid during 1897 were, to the Sick and Funeral Funds, £1,094 [£1,431, £1,396], and to the Medical and Management Funds, £3,586 [£3,231, £3,033].

16. The contributions and levies paid during 1897 were, to the Sick and Funeral Funds, £117,424 [£114,369, £110,519]; to the Medical and Management Funds, £120,663 [£117,271, £115,056]; the sum contributed to both funds being £238,087 [£231,640, £225,575]; this is equal per effective member to £3 8s. 3d. [£3 8s. 1d., £3 7s. 3d.].

17. The amount of interest received from investments during 1897 was, in the Sick and Funeral Funds, £40,057 [£40,487, £42,182], and in the Medical and Management Funds, £780 [£711, £707].

27. Of the Sick and Funeral Fund capital at the end of 1897, £1,106,218 [£1,075,281, £1,040,610], the sum of £937,810 [£909,951, £897,697] was invested on mortgage, debentures and banks, and £99,907 [£92,749, £80,052] in halls and other freehold property, the proportion to the whole of the latter being 9·0 [8·6, 7·7] per cent.; the sum remaining uninvested was £68,501 [£72,581, £62,861], being 6·1 [6·8, 6·8] per cent. Tables IV., V.—Investments.

28. The total capital of all the funds at the end of 1897 was distributed and invested in the manner following :— Distribution and investment of total capital.

DISTRIBUTION AND INVESTMENT OF FUNDS, 1897.

	£		£
Sick and Funeral Funds	1,106,218	Invested on mortgage	731,446
Medical and Management Funds	37,415	" in debentures	21,663
Widows and Orphans' Funds	18,210	Deposited in banks at interest	230,765
C.M.P.S. Funds	13,622	Invested in halls	67,870
Accident Funds	179	" other freehold property	46,730
Benevolent, Suspense, &c., Funds	14,265	Cash not bearing interest	91,435
	<hr/> £1,189,909		<hr/> £1,189,909

29. Comparing the return from investment in 1897 with the average capital, it is found that the rate of interest realized in the Sick and Funeral Funds was 3·67 [3·83, 4·12] per cent., being slightly more than 3s. in the £100 less than in 1896, and 9s. less than in 1895. Rate of interest.

30. The number of members who received sick pay during 1897 was 15,773 [15,038, 16,808], equal to 225·9 [221·1, 250·6] per 1,000 effective members, a relatively greater number of members having declared on the funds than in 1896, but a less number than in 1895. Table VI.—Experience: Sickness—Proportion sick.

31. The duration of sickness in 1897 was 149,438 weeks [148,304, 149,800], equal per sick member to 57 days [59, 53], and per member entitled to claim that benefit to 12·8 days [13·1, 13·4]; proportionately, therefore, to the number entitled to claim, the rate of sickness was less in 1897 than in 1896 or 1895. Relative duration of sickness.

32. The amount of sick pay disbursed during 1897 was equivalent to 28s. 9d. per effective member [29s., 30s. 10d.], and to £6 7s. 2d. per claimant [£6 11s. 1d., £6 3s. 1d.], being a decrease compared with 1896, but an increase over 1895. The rate of sick pay per week was 13s. 5d. [13s. 3d., 13s. 10d.]; these figures indicate a tendency towards the reduced scales of pay in 1897. Sick pay per effective, per claimant, and per week.

33. The ratio of deaths to the number of members living or the mean rate of mortality in 1897 was 10·57 per 1,000 [11·14, 11·61], being less than in 1896 or 1895. Death-rate.

34. The number of wives who died in 1897 was 396 [388, 381], equal to 4·83 per 1,000 *members* [4·85, 4·81]—the number of *wives* entitled to the benefit being a matter of impossibility to obtain with a sufficient degree of accuracy. Deaths of wives.

35. The number of members who resigned or who were excluded from membership through arrears of contributions or otherwise was equal in 1897 to 81·7 per 1,000 [98·4, 101·4]; and the departures by arrears, resignation, and expulsion, *as well as clearance*, were in the ratio of 99·5 per 1,000 [117·5, 119·2]; the clearances per 1,000 were, therefore, equal to 17·8 [19·1, 17·8], or an average of nearly 2 per cent. during the three years 1895–7. Arrears and clearances.

36. Societies consisting solely of females have been formed in recent years, mainly by the H.A.C.B.S., and particulars relating thereto are entered at the foot of the tables of Appendix C, the information being dealt with separately from that of the societies generally. The following is a summary :—Number of branches, 9, members, mostly new entrants, 670, members died, 6, left by arrears, &c., 109, at the end of the year, 555, of whom 249 were entitled to benefits. Societies of females: Branches and members.

Funds. 37. The total receipts were £655, made up of contributions, entrance and clearance fees, £341, interest, £6 ; other receipts, £308 ; expenditure, £170, consisting of sick pay, £101, funeral benefits, £30, other expenditure, £39, bringing the funds at the end of the year to £485.

Table VII.—Duration of sickness under lowest rates of sick pay. First (1°), second (2°), and third (3°) half-year's sickness and after. 38. It having been decided, for reasons given last year, to present the sickness coming under the lowest rate of pay separately from the remaining sickness, a table to that end was prepared in 1896. Similar information is furnished this year in Table VII., Appendix C, wherein are stated the cases of sickness, the period and sum expended in relief, under the rates of sick pay, payable during the first six months (1°), the second six months (2°), and after twelve months (3°); also the total at the three rates in every Society ; with the ratio the whole duration bears to the respective periods.

Proportionate duration under (1°), (2°), (3°) in larger Societies. 39. The following is an abstract of Table VII.:—
DISTRIBUTION OF SICKNESS IN THE LARGER SOCIETIES.—NUMBER OF MEMBERS, OF MEMBERS SICK, OF CASES OF SICKNESS, COST, DURATION, AND PROPORTIONATE DURATION OF SICKNESS UNDER EACH RATE OF SICK PAY DURING 1896 AND 1897.

Society.	Effective Members.		Members Sick.		Cases of Sickness.		Total Cost.		Total Duration.		Proportionate Duration under each Rate of Sick Pay, 1°, 2°, 3°.					
	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.	1896.		1897.			
							£	£	Weeks.	Weeks.	1°.	2°.	3°.	1°.	2°.	3°.
M.U.I.O.O.F. ...	18,200	18,961	4,050	4,260	4,418	4,536	32,072	32,779	45,103	45,123	40	10	50	43	8	49
G.U.O.O.F. ...	2,777	2,759	693	680	732	741	4,746	4,358	8,006	7,347	44	8	48	42	13	45
I.O.O.F. ...	5,074	5,222	1,132	1,160	1,214	1,251	6,767	6,757	9,527	9,643	57	12	31	57	9	34
U.A.O.D. ...	6,119	6,750	1,294	1,324	1,371	1,430	7,585	7,704	10,984	11,059	55	11	34	55	13	2
A.O.F., Melbourne District	7,592	7,803	1,673	1,766	1,876	1,899	11,990	12,100	21,205	21,555	39	10	51	38	10	52
I.O.R. ...	7,984	8,171	1,676	1,806	1,752	1,889	11,274	11,751	15,732	16,527	60*	—	40	59*	—	41
O.S.T. ...	1,918	2,002	449	432	485	463	2,370	2,132	4,620	4,057	51	18	31	62	18	20
H.A.C.B.S. ...	3,762	3,852	802	901	931	991	4,601	5,095	7,055	7,762	49	14	37	49	13	38
O.St.A. ...	488	445	114	87	127	96	542	353	1,186	902	40	10	50	35	8	57
G.U.O.F.G. ...	1,083	1,196	199	247	209	256	1,226	1,300	1,652	1,695	64	9	27	59	10	31
St.P.S., Melbourne District	455	451	108	96	121	111	739	676	1,052	943	56	17	27	57	17	26
P.A.F.S. ...	919	956	194	197	212	211	1,019	1,168	1,734	1,800	52	8	40	59	6	35
A.N.A. ...	7,956	8,771	1,504	1,699	1,535	1,710	6,502	6,981	7,141	7,803	86	7	7	84	7	9
Remaining Societies	4,393	3,905	1,150	1,118	1,288	1,216	7,149	7,161	13,518	13,222	39	14	47	43	10	47
Total ...	68,720	71,244	15,038	15,773	16,271	16,800	98,582	100,315	148,515	149,438	48	10	42	49	9	42

NUMERICAL AND FINANCIAL PROGRESS DURING 1878-97.

Table IX.—Members. 40. Particulars of members, funds, investments, and the experience of all the Societies taken together for each of the twenty years, 1878-97, are contained in Tables IX. to XII. of Appendix C. The following is a compendium of the numerical statement, Table IX.:—

ADMISSIONS, DEATHS, DEPARTURES, AND INCREASE OF MEMBERS, 1878-97.

Admissions by initiation and clearance	...	...	...	210,596
Departures by clearance and arrears, &c.	...	...	...	157,278
Excess of admissions over departures	...	...	...	53,318
Deaths of members	...	...	...	14,736
Increase in members during the period	...	...	...	38,582
Number of members at the beginning of 1878	...	...	...	45,430
Number of members at the end of 1897	...	...	...	84,012

* In the I.O.R., the sum of 20s. being paid for twelve months, the figures given in the column headed "First Half-Year," in Table VII., necessarily include those belonging to the second half-year; this Society besides, as well as a few others, makes a further reduction for sickness continued beyond eighteen months, which is included under column headed "Beyond One Year."

41. Taking the clearance members as $10\frac{1}{2}$ per cent. of the number admitted, the average proportion during the period, it is seen that about 188,483 members were gained during the twenty years 1878-97 by initiation, and about 133,687 lost by arrears, resignation, and expulsion, nearly ten times as many members having been lost by arrears, &c., as by death. Estimated loss by exclusions.

42. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds taken together during the twenty years 1878-97 were as under :— Table X.—
Receipts,
expenditure,
and funds.

RECEIPTS, EXPENDITURE, AND FUNDS, 1878-97.						
						£
Sum contributed by members	...	...	...	...	...	3,971,019
Interest	...	...	...	...	...	696,010
Other receipts	...	...	...	...	...	488,259
Total receipts						5,155,288
Sick pay	...	...	...	...	...	1,467,400
Funeral benefits	...	...	...	...	...	341,699
Medical benefits	...	...	...	...	...	1,421,426
Management	...	...	...	...	...	733,961
Other expenditure	...	...	...	...	...	414,248
Total expenditure						4,378,734
Excess of receipts over expenditure	...	...	...	...	...	776,554
Funds at the beginning of 1878	...	...	...	...	...	367,079
Funds at the end of 1897	...	...	...	...	...	1,143,633

43. In proportion to the total receipts during the twenty years the sum paid in by members under the head of entrance and clearance fees, periodical contributions, and levies was equal to 77 per cent., the interest to 14 per cent., and other receipts to 9 per cent.; also the expenses of management amounted to 14 per cent. of the total receipts; proportionately to the total expenditure, sick pay was equal to 34 per cent., funeral benefits to 8, medical benefits to 32, management to 17, and other expenditure to 9 per cent. It may be also added that, measured by the total receipts, the increase in the funds during 1878-97 was equivalent to 15 per cent., and the total expenditure to 85 per cent. Proportional receipts and expenditure.

44. An average of 92.1 per cent. of the total capital of the Sick and Funeral and Medical and Management Funds was kept constantly invested during the twenty years, realizing on the total funds an average rate of interest of slightly under 5 per cent. per annum. Table XI.—
Rate of
investment
and interest.

45. The average proportion of members on the sick list annually during the last fifteen years was 208.8 per 1,000 effective members, 1883 being the earliest year when members entitled to benefits were distinguished from the total members; the average annual duration of sickness during the twenty years 1878-97 was 48 days per sick member, and 10.4 days per effective member during the fifteen years Table XII.—
Experience.

Sickness,
mortality,
1878-97.

subsequent to 1882. The sick pay per sick member during the twenty years was £5 19s. 8d. per annum, and 25s. 7d. per annum to each effective during the fifteen years; the annual rate per week during the twenty years being 15s. 1d. The mortality of members per annum to every 1,000 members during the twenty years was 10.68, and that of wives 5.16.

DATES OF FURNISHING THE FRIENDLY SOCIETIES' RETURNS FOR 1897.

Dates when
1897 returns
were
received.

46. The following table contains a statement of the months in which the 1897 returns from the several Societies reached this office; it will be noticed that more than nine-tenths of the branches furnished the required returns during the first quarter of 1898, and that the returns from 408 branches or single Societies, about 35 per cent. of the whole number, were received before the 1st February, 1898 (the statutory date), this proportion being the same as that of the previous year.

TABLE SHOWING THE MONTHS IN 1898 DURING WHICH THE RETURNS OF THE RESPECTIVE FRIENDLY SOCIETIES FOR 1897 REACHED THE ACTUARY FOR FRIENDLY SOCIETIES.

Name of Society.				Number of Branches or Single Societies, including Central Bodies, from which Returns for the year 1897 were received.												Total.
				During—												
				January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	
M.U.I.O.O.F.	236	...	1	1	...	...	...	...	...	...	...	238
G.U.O.O.F.	59	3	1	...	...	...	...	...	...	...	...	63
I.O.O.F.	71	...	...	3	2	...	...	...	...	...	...	76
U.A.O.D.	54	6	19	5	1	2	1	...	...	...	...	88
A.O.F., Ballarat District	1	...	7	1	...	...	...	...	...	9
„ Bendigo District	10	2	...	1	...	...	...	...	...	...	...	13
„ Geelong and Western District	6	1	...	...	...	...	...	...	...	7
„ Grenville District	4	...	...	...	...	...	...	4
„ Melbourne District	73	5	...	...	...	...	...	...	...	...	...	78
„ Ovens and Murray District	7	...	1	...	...	...	...	...	...	...	8
„ Portland District	7	...	...	...	...	...	...	...	...	...	...	7
„ Warrnambool District	3	...	...	...	...	...	...	...	...	...	3
„ Court Unity	1	...	...	...	...	...	...	...	...	...	1
„ Court Ararat	1	...	...	...	...	...	...	...	...	...	...	1
„ Court Amherst	1	...	...	...	...	...	...	1
I.O.R.	138	48	6	...	...	...	...	...	...	...	...	192
O.S.T., Ballarat and Sandhurst Grand Division	1	...	5	...	4	1	3	...	...	...	...	14
„ Melbourne Grand Division	18	3	2	1	2	...	1	...	...	27
„ Victoria Grand Division	1	...	14	2	...	2	...	...	...	...	...	19
H.A.C.B.S., Ballarat District	7	...	...	...	...	1	...	...	...	8
„ Melbourne District	22	22	9	3	5	1	1	1	1	...	...	65
O.St.A.	9	...	...	7	2	...	...	...	...	...	18
O.St.A., S.C.	7	...	...	...	...	...	...	...	...	...	...	7
G.U.O.F.G.	29	...	...	...	...	...	...	...	...	...	...	29
St.P.S., Melbourne District	9	...	...	...	...	...	...	...	...	...	9
„ Geelong and Western District	1	...	...	...	...	...	...	...	...	...	...	1
P.A.F.S.	1	1	25	...	2	...	...	...	...	...	...	29
A.N.A.	87	31	4	...	4	...	1	...	...	...	127
G.S.R.S.	1	...	...	...	...	...	...	...	...	...	...	1
C.M.P.S.	1	...	...	...	...	...	...	...	...	...	...	1
I.N.F.	9	...	...	1	...	...	...	...	...	10
M.T.B.S.	1	...	...	...	...	...	...	...	...	...	...	1
C.C.C.A.S.	1	...	...	...	...	...	...	...	...	...	...	1
J.C.A.S.	1	...	...	...	...	...	...	...	...	...	1
Total	408	511	151	21	32	22	7	3	2	...	...	1,157

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS.

Sick and
Funeral
Funds
misapplied.

47. The attention of the Societies has been repeatedly called in preceding Reports to the illegality of using a portion of the Sick and Funeral Fund for any of the purposes of the Medical and Management Fund. Not only is the practice a violation of the Statute,* but it has the effect also of materially retarding the financial progress of the Society so offending, through withholding from the Sick and Funeral Fund a

* See the Friendly Societies Act 189c, No. 1094, sections 14 (III.) and 31.

portion of its capital, and depriving it thereby of the interest which should accrue therefrom. In the subjoined table are given the amounts misappropriated by the several Societies during each of the five years 1893-97, and the number of branches which so offended in each Society :—

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS, 1893-97.

Society.	Amount belonging to the Sick and Funeral Fund in use by the Medical and Management Fund at end of—					Number of Branches which misappropriated their Sick and Funeral Funds in 1897.	Number of Branches in each Society.
	1893.	1894.	1895.	1896.	1897.		
	£	£	£	£	£		
M.U.I.O.O.F.	150	174	174	139	128	14	210
G.U.O.O.F.	112	108	67	18	...	...	55
I.O.O.F.	586	489	479	368	363	18	73
U.A.O.D.	1,001	709	540	227	137	11	87
A.O.F., Ballarat District	730	555	395	424	432	5	8
" Bendigo District	280	300	252	275	285	5	10
" Grenville District	28	41	69	76	81	2	3
" Melbourne District	49	...	29	4	9	1	77
" Ovens and Murray District ... ..	...	...	...	10	3	1	7
" Portland District	4	...	3	...	5	1	6
" Warrnambool District ... ..	...	8	6	1	...	...	1
" Independent Courts	1	8	3	18	6	1	3
I.O.R.	150	118	201	81	131	30	191
O.S.T., Ballarat and Sandhurst Grand Division	180	207	192	169	156	1	12
" Melbourne Grand Division	70	154	147	120	116	7	25
" Victoria Grand Division	172	158	99	59	70	4	18
" National Division	222	225	197	215	175	...	...
H.A.C.B.S., Ballarat District	98	122	129	116	133	3	7
" Melbourne District	123	116	137	147	195	9	56
O.St.A.	241	302	408	388	463	12	17
O.St.A., S.C.	13	38	37	48	61	3	5
G.U.O.F.G.	176	142	121	111	116	9	27
St.P.S., Melbourne District	677	829	1,058	1,161	1,269	8	8
" Geelong and Western District ... ..	...	...	...	...	426	...	1
P.A.F.S.	1,108	1,291	1,448	1,007	1,028	23	28
A.N.A.	1,330	1,266	1,318	276	285	18	126
St.M.T.A.B.S.	11	...	...	...	...	...	...
I.N.F.	530	482	524	571	511	9	9
M.T.B.S.	198	110	27	...	...	...	1
Total	8,240	7,952	8,060	6,029	6,584	195	1,071

48. The total amount so misapplied decreased in 1896, compared with 1895, by £2,031, a reduction of one-fourth, but increased in 1897 by £555, a retrocession of 9 per cent., the worst offenders being the H.A.C.B.S., M.D., O.St.A., St.P.S., M.D., and G. and W.D. The branches in all the Societies numbered 1,078, whereof 195, nearly one-fifth, violated the law in 1897. This has been due in most cases to laxity of control on the part of the governing body. It is to the credit of the A.O.F., G. and W.D., with 6 branches, and the G.S.R.S., that their names do not appear in the table.

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

49. The following is a statement of the number of Friendly Societies, branches, and members, also the total amount of funds to the credit of such Societies, in the several colonies of Australasia, at the latest date for which particulars have been supplied :—

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

Colony.	Date of Return.	Number of separate Societies.	Number of Branches.	Number of Members.	Amount of Funds.	Capital per Member.
					£	£ s. d.
Victoria	31st December, 1897	31	1,081	84,012	1,189,909	14 3 3
New South Wales	1896	39	803	70,000	561,813	8 0 6
Queensland	1897	17	312	24,509	187,484	7 13 0
South Australia	1895	15	487	42,703	475,654	11 2 9
Western Australia	1896	15	41	3,138	38,007	12 2 3
Tasmania	1897	17	120	11,347	91,948	8 2 1
New Zealand	1896	33	392	31,825	611,826	19 4 6
Total ... ..	...	167	3,236	267,534	3,156,641	11 16 0

Extent of
the Friendly
Society
movement
in the
colonies.*

50. It will be seen from this table that there are 3,245 branches or lodges in the various Friendly Societies in the Australasian Colonies, and that there are on the average 80 members in each branch, or a total of over 258,000; and, assuming that for each member three persons besides on the average participate in the medical sickness or funeral benefits of these Societies, over 1,000,000 persons, nearly one-fourth of the total population of the seven colonies, are connected directly with the Societies and share in the benefits conferred thereby.

Victoria and
Australasia.

51. Victoria, it will be noticed, possesses 34 per cent. of the branches, over 31 per cent. of the members, and 38 per cent. of the capital belonging to the whole of the Societies in the colonies; and that the accumulated funds of the Societies in Victoria exceed One million pounds, New Zealand and New South Wales coming next with upwards of Half-a-million each, followed by South Australia with nearly Half-a-million, the figures, however, for these three colonies being for the previous year.

EVAN F. OWEN,
Actuary for Friendly Societies.

Office of the Actuary for Friendly Societies,
Melbourne, 14th December, 1898.

* Extent in Victoria in 1891.—To the numerical table presented to the Royal Commission on Old-Age Pensions, in June, 1897, by the Actuary, the following note was appended (Report of Commission, p. 230):—"Male population of Victoria at the census of 1891, sixteen years old and upwards, 378,385, of whom 90,403 belonged to some Friendly Society, equal to nearly one-fourth (23·9 per cent.), which proportion would be increased to nearly one-third (31·9 per cent.) if one-fourth of the population were excluded as being ineligible for membership through defective health, or deficient means, or moral unfitness, or as being independent of such aid."

APPENDICES.

APPENDIX A.

VALUATIONS 1897.

THE FOURTH VALUATION OF THE MELBOURNE DISTRICT ANCIENT ORDER OF FORESTERS.

Letter from the Actuary for Friendly Societies to the District Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 19th April, 1898.

SIR,

I have the honour to forward herewith my Report on the financial condition of the *United Melbourne District of the Ancient Order of Foresters Friendly Society*, together with an abstract of the results of my valuation, as at the 31st December, 1896, in accordance with the provisions of the *Friendly Societies Act 1890, section 14 (1) (e)*.

2. I regret to find that, owing to a combination of adverse circumstances during the five years 1891-96, the principal of which being the excessive sickness experienced, there has been since the 1891 valuation a decided recession of the assets relatively to the liabilities.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

Wm. Young, Esq., D.S., A.O.F., M.D., Foresters' Hall, Melbourne.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of the Melbourne District, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
Sick Funds:—		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week	7,644	8,122'04	21 3	118,492	..	169,876	266,712	
During second six months' sickness, at 10s. per week						17,662		
After second six months' sickness at 5s. per week						22,990		
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						56,069		
Funeral Fund:—								
Sums payable at death of—								
Members, at £10	5,335	2,707'59	7 1	39,493	..	79,690	93,014	
Wives, at £10						16,798		
Second Wives, at £10						452		
Wives over 40, when admitted, at £10						65		
Widows, at £10						353		
Total	13,170	10,941'93	28 8	159,267	..	363,955	360,596	201,329

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed.
2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Courts.
3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due to a series of adverse influences during the preceding five years which have seriously impeded the progress of the society :—Material reduction in the number of members, with increase in the general age of those remaining, 77 per cent. of whom were paying the inadequate contribution to the Sick and Funeral Fund of 6d. per week ; very heavy increase in sickness, causing past depletion of funds and enhancement in my estimate of future liabilities ; and an appreciable fall in the interest realized. These several factors have together caused a retrogression of the assets in 1896 compared with 1891 of 1s. 1d. in every £ of liabilities.

6. No alterations have for many years been made in the benefits promised to members—sick allowances and funeral money, as shown above under “Nature of Benefits,” medical attendance and medicine to a member, his wife, and children under 18.

7. The contributions payable by the members for the benefits receivable, and for managing the business of the District and Courts, and the division thereof between the several funds, at the valuations of 1881, 1886, 1891, and 1896 are shown in the two tables following :—

CONTRIBUTIONS, 1881 AND 1886.

Age at Entry.	Initiation Fee credited to Medical and Management Fund.	Contributions per Lunar Month, to which there is added 1s. a Quarter.	Annual Contributions.				
			Total.	Medical and Management Fund.	Sick and Funeral Fund.	Sick Fund.	Funeral Fund.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
18-21	5 0	4 0	56 0	30 0	26 0	20 0	6 0
21-23	7 6						
23-25	10 0						
25-27	15 0						
27-30	20 0						
30	31 0	4 6	62 6	33 3	29 3	23 3	6 0
31	32 0						
32	33 0						
33	34 0						
34	35 0						
35	36 0	5 0	69 0	36 6	32 6	26 6	6 0
36	37 0						
37	38 0						
38	39 0						
39	40 0						
40-45	60s., with back contributions from 40, whereof one-half to Sick and Funeral Fund	6 0	82 0	43 0	39 0	33 0	6 0

CONTRIBUTIONS, 1891 AND 1896.

Age at Entry.	Initiation Fee credited to Medical and Management Fund.	Contributions per Fortnight, to which there is added 1s. per Quarter.	Annual Contributions.		
			Total.	Medical and Management Fund.	Sick and Funeral Fund, whereof one-fourth is to be payable quarterly to the Funeral Fund.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
16-21	5 0	2 0	56 0	30 0	26 0
21-30	7 6				
30-35	10 0	2 3	62 6	30 0	32 6
35-38	15 0	2 6	69 0	30 0	39 0
38-40	15 0	3 0	82 0	30 0	52 0

8. “The alteration in the law—which consisted in appropriating to the Medical and Management Fund out of the total quarterly contributions of members the *fixed sum* of 7s. 6d., in lieu of *one-half* the monthly payments, *plus* 1s. a quarter—came into force on the 30th March, 1894 ; by employing the consequent increased Sick and Funeral rates at entry-age 30 and upwards, as shown in the two preceding tables, the future income would be overstated during the 2½ years succeeding the end of 1891, the necessary allowance therefor has, however, been made in the estimated value of the future contributions.” (Quoted from the 1893 Report, p. 27, par. 8.)

9. The number of financial members at the valuation of 1891 was 9,155, of whom 7,351 paid 6d. a week, 1,111, 7½d., 379, 9d., 239, 12d. The numbers in 1896, their respective contributions to the Sick and Funeral Fund, with the number at each quinquennial age group, are given in the subjoined table:—

NUMBER OF FINANCIAL MEMBERS IN 1896, CLASSIFIED ACCORDING TO AGE AND WEEKLY CONTRIBUTIONS TO THE SICK AND FUNERAL FUND.

Age.			6d.	7½d.	9d.	12d.	Total.
17-20	...	...	70	...	...	...	70
20-25	...	...	481	...	...	...	481
25-30	...	...	980	...	...	...	980
30-35	...	...	1,238	232	...	...	1,470
35-40	...	...	927	254	97	11	1,289
40-45	...	...	485	180	67	44	776
45-50	...	...	287	102	63	31	483
50-55	...	...	279	78	29	20	406
55-60	...	...	269	94	30	11	404
60-65	...	...	320	101	54	27	502
65-70	...	...	407	24	38	35	504
70-75	...	...	153	60	1	10	224
75-80	...	...	8	16	16	7	47
80-85	...	...	2	...	3	2	7
85-90	...	...	...	...	...	...	...
90-95	...	...	1	...	...	...	1
All Ages	...	...	5,907	1,141	398	198	7,644

10. The membership has been reduced by 1,511 since 1891, whereof 20 per cent were under the 6d. rate in 1891, and 23 per cent. in 1896. These facts bring into prominence the necessarily small present effect of the amendment of the laws in 1894, which consisted in a *re-distribution* of the contributions without any increase thereto, new members entering at the age of 30 and upwards to 40 being alone affected thereby, constituting about 20 per cent. of the membership in 1891, and 23 per cent. in 1896, and improving therefore the financial condition of the society up to the present to but a small extent.

11. The "actual" rates of sickness and mortality compared with the "expected" rates, the basis of the modifications applied to correct the results as obtained in the first instance from the valuation tables, were as under:—

ACTUAL IN RELATION TO EXPECTED EXPERIENCE, 1881, 1886, 1891, AND 1896.

During the Five Years.				Actual Experience—Expected being taken equal to 100.		
				Sickness.	Mortality.	Exclusions.
1877-1881	...	...	...	97	102	207
1882-1886	...	...	...	90	97	182
1887-1891	...	...	...	86	100	211
1892-1896	...	...	...	106	82	311

12. The sum of the members entitled to sick pay during each of the five years 1892-96 was 40,509 in Courts of five years standing, and having at least 30 members, the experience not being abstracted in the case of other Courts; and the total number of weeks' sickness experienced by the sick members was 89,889, distributed between the full and the reduced rates of pay received in the following manner:—

SICKNESS—AMOUNT AND PROPORTIONATE DISTRIBUTION, 1892-96.

Aggregate and in Half-yearly Periods.		Total Sickness.	First Six Months at 20s.	Second Six Months at 10s.	Third Six Months and after at 5s.
Number of weeks	...	89,889	42,132	10,355	37,402
Proportionate distribution	...	100	47	11	42

13. By means of the "Table of Relative Position of Courts," sent herewith, it will be seen which Courts have been a source of strength, which a source of weakness to the Society, and to what cause more particularly their favorable or unfavorable condition is to be attributed. The Courts are placed in order therein according to —(1) Rate of interest per cent. per annum realized during the quinquennium 1892-96; (2) Members' average age; (3) Relative rate of sickness; (4) Capital per member; and (5), (6), (7) The assets in proportion to the liabilities.

14. With regard to the interest earned by the Courts on their total Sick Funds during the five years, while such funds in the aggregate obtained $5\frac{1}{2}$, $4\frac{3}{4}$, 5, $4\frac{1}{2}$, and $4\frac{1}{4}$ per cent. during the individual years, and $4\frac{3}{4}$ per cent. per annum on the average of the period, it will be noticed that :—

RATE OF INTEREST IN THE COURTS, 1892-96.

4	Courts obtained	...	...	...	$9\frac{1}{2}$	to	7 per cent. per annum.
6	"	"	...	...	$6\frac{1}{2}$	to	6 " "
16	"	"	...	...	$5\frac{3}{4}$	to	5 " "
22	"	"	...	...	$4\frac{3}{4}$	to	4 " "
14	"	"	...	...	$3\frac{3}{4}$	to	3 " "
4	"	"	...	...	$2\frac{3}{4}$	to	2 " "
5	"	"	...	...	$1\frac{3}{4}$	to	1 " "
1	"	"	...	...	...	$\frac{1}{2}$	" "
6	"	"	...	...	...	0	" "

The 6 Courts last mentioned have not been long in existence, 3 having been established in 1894, 2 in 1895, and 1 in 1896.

15. Three per cent. being the lowest rate of interest for which tables are available, the Courts which failed to obtain that rate have been, it should be borne in mind, placed in too favorable a position, but this may be considered to be counterbalanced in the aggregate figures by the Courts which secured a higher rate than that assumed; the regular and close investment of funds at as high a rate as may be obtained, consistently with safety, is an important element in the success of a Court.

16. The members in all the Courts taken together were of the average age at the end of 1896 of 42 years: it is to be noted that this mean age covers a wide range in the several Courts, from those having members as young on the average as $25\frac{1}{4}$ years to those whose members are as old generally as $55\frac{1}{2}$ years. The divergence in the capital per member is also considerable, from £31 8s. per member to 11s. per member.

17. The comparison of the actual with the expected sickness in the individual Courts brings out this result :—In 33 Courts the actual sickness was less, in 1 equal, and in 30 greater than the expected; in the remaining 14 Courts their duration being under five years, or their membership less than 30, and the facts being thus too few to allow any legitimate inference to be drawn therefrom, no comparison has been instituted.

18. In the last three columns of the "Table of Relative Position" dealing with the assets and their *constituent parts* in relation to the liabilities, the only legitimate test, I may state, of financial standing, it is seen that in 8 Courts the assets are greater than the liabilities, ranging from 24s. 10d. to 20s. 9d. in the £; in the remaining 70 Courts the assets are less than the liabilities, ranging from 19s. 8d. to 6s. 10d. in the £.

19. Members should observe the position occupied by their own Court in column 7, and then find the order in which it stands in columns 5 and 6 respectively; this examination will indicate whether its sickness-outgo was unduly high or the reverse, or its accumulated fund was high or low proportionately to its liabilities. The relative financial position of the several Courts at the 1891 valuation is given in the supplementary column 7A; a comparison of the two columns 7 and 7A in the case of any Court will show whether it has gained or lost ground *relatively* since the preceding valuation.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under the *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 19th April, 1898.

SUPPLEMENT.

(17.10.98.)

The period of the year when annual valuations are in due course, under the 10th section of the Statute, prepared for publication, enables me in this case to deal briefly with the remedial action being taken by the Society.

2. The month following the reception of the Valuation Report, the Executive of the Society applied to me and received a complete table of contributions adequate to provide the benefits; and in the July Quarterly District Meeting Report the following passage occurs in the report of the committee to whom the subject had been remitted :—

"We have been in communication with the Actuary of Friendly Societies on the subject, and he recommends as the only solution of the difficulty that we should immediately adopt an adequate scale of contributions to be charged to *all*; present members, as well as future entrants, to be charged according to their age when they joined this District. Some of our members have been paying adequate contributions while others have not, and, strictly speaking, the latter should be called upon to pay up their arrears by way of a regular levy each quarter, but the Actuary agrees with your committee that such a proposal would be impracticable, and he has kindly prepared the following table of contributions, which, if immediately adopted and paid hereafter by all our members, old and new, according to their age when joining the District, will in the near future, in his opinion, due account being taken of our Sick and Funeral Fund capital of £90,000, place our Society in a position to meet, as they arise, all our future liabilities.

"A.O.F., U.M.D.

"CONTRIBUTIONS PER FORTNIGHT TO PROVIDE THE SICK AND FUNERAL BENEFITS:—

"20s. per week for first six months' sickness, 10s. per week for second six months'; and 5s. per week for subsequent sickness; £20 on death of a member, and £10 on the death of a member's wife as recommended by the Actuary for Friendly Societies, to be applied to present members according to their age at joining this District, and for future entrants.

PROPOSED RATES PER FORTNIGHT.										PRESENT RATES PER FORTNIGHT.				
Age at Joining.					Sick and Funeral Fund.	M. & M. Fund.	Total.	Sick and Funeral Fund.	M. & M. Fund.	Total.	Increase per Fortnight.			
					s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	d.			
16 years and under 20	...	...	...	...	1 0	1 2	2 2	1 0	1 2	2 2	—
20 "	"	22	...	...	1 1	1 2	2 3	1 0	1 2	2 2	1	
22 "	"	24	...	...	1 2	1 2	2 4	1 0	1 2	2 2	2	
24 "	"	26	...	...	1 3	1 2	2 5	1 0	1 2	2 2	3	
26 "	"	28	...	...	1 4	1 2	2 6	1 0	1 2	2 2	4	
28 "	"	30	...	...	1 5	1 2	2 7	1 0	1 2	2 2	5	
30 "	"	32	...	...	1 6	1 2	2 8	1 3	1 2	2 5	3	
32 "	"	34	...	...	1 7	1 2	2 9	1 3	1 2	2 5	4	
34 "	"	35	...	...	1 8	1 2	2 10	1 3	1 2	2 5	5	
35 "	"	36	...	...	1 9	1 2	2 11	1 6	1 2	2 8	3	
36 "	"	37	...	...	1 10	1 2	3 0	1 6	1 2	2 8	4	
37 "	"	38	...	...	1 11	1 2	3 1	1 6	1 2	2 8	5	
38 "	"	39	...	...	2 0	1 2	3 2	2 0	1 2	3 2	—	
39 "	"	40	...	...	2 1	1 2	3 3	2 0	1 2	3 2	1	

"In compiling this table, the contributions to the Sick and Funeral Fund only are the Actuary's rates, the contributions to the Medical and Management Fund are fixed according to our own requirements, and as the present rate is fixed at 30s. per year per member we have allowed a slight increase on that sum, viz., 30s. 4d.: we propose to do away with the quarterly 1s. now charged and have a fixed sum payable each fortnight.

3. With the object of conveying to the executive an expression of my approval of their proposed action and of supporting them in their highly laudable attempt to effect a thorough reform of their laws relating to the contributions, I recently addressed the subjoined letter to the D.S. (20.9.98):—

"The preparation in May last of the Table of graduated contributions adequate to provide the Sick and Funeral benefits given in the District has led me to refer back to the facts that were brought out on the three previous occasions when I had to make the statutory quinquennial investigation into the financial and numerical position of the society which it may be of advantage to bring to the recollection of the members.

"II. The first Valuation was made as at the end of 1881 (the operations of the five preceding years having in some particulars to come also under review), the second as at 1886, the third as at 1891, and the fourth, sent to you early in the present year, as at 1896, comprising a period altogether of twenty years, at the end of each quinquennial interval thereof it has been my duty to pass your operations and method of conducting business under close and particular scrutiny, and to advise on the steps to be taken to cure defects.

"FIRST VALUATION, 1881.—(1883 Report, p. xxx.)

"III. At the First Valuation, the number of members was 6,273, paying 27s. 2d. per member per annum on the average to the Sick and Funeral Fund. The annual contributions in detail according to entry age, and as then divided between the two funds, were as under:—

ANNUAL CONTRIBUTIONS, 1881.

Age.	Total.	Medical and Management Fund.	Sick and Funeral Fund.
	s. d.	s. d.	s. d.
18-30	56 0	30 0	26 0
30-35	62 6	33 3	29 3
35-40	69 0	36 6	32 6
40-45	82 0	43 0	39 0

"IV. The value of the contributions, *plus* the capital, amounted to 13s. 9d. to every £ of the Sick and Funeral liabilities. In relation to cause of deficiency and remedy proposed, I wrote as follows (1883 Report, p. xxxi., par. 10 (a) and (b):—

"(a) The deficiency shown I believe to be due to the inadequacy of the contributions paid by members at entry to provide the sick and funeral benefits assured under the rules.

"(b) In order to make good such deficiency, I recommend that the contributions paid by each member, present and future, be made equivalent to the liability assumed by the society on his behalf at the age of entry in respect to both sickness and mortality, and that so much of the deficiency as is due to the inadequacy of the past payments be made good by an equitably adjusted levy.

"V. Attention was also drawn in par. 24 to the absurdity and inequity of the manner of dividing the funds, the continuous loss of income the Sick Funds sustained thereby during the long period such division was in force having served to materially retard the financial progress of the society.

"24. The society should take into its serious consideration, with a view to the immediate revision of the laws, the manner in which the income from members' monthly contributions is distributed between the Sick and Funeral Fund and the Medical and Management Fund. I am at a loss to understand upon what principle of propriety graduated rates of contribution, increasing after 30 with the age at entry, are made to the Medical and Management Fund, and a uniform payment at every age (1s. 6d. a quarter) to the Funeral Fund. A member joining at 18 pays, as his contribution towards defraying the cost of medical attendance, medicine, and managing the business of the society, the sum of 30s. a year, and a person just under 40 pays 43s. What justification can there be for making this difference? Do the doctor and chemist charge differential rates dependent on the age at which the member originally entered the society? Is the society put to greater expense in any way in the matter of management on account of its older as compared with its younger members? The manner of distributing the initiation fee is equally extraordinary. There is an increase here of 1s. for each additional year in the entry age after 20 up to 40 years, and the whole, less 2s. 6d. in each case paid to the Funeral Fund (this 2s. 6d., I afterwards found to my great surprise, was taken from the Court Sick Fund), is appropriated to the Medical and Management Fund, a proceeding the absurdity of which is manifest as soon as it is considered with any degree of attention.

"SECOND VALUATION, 1886.—(1888 Report, p. 28.)

"VI. At the Second Valuation the members had increased to 8,223, the contributions not having been altered, during the intervening five years, in any way, had, owing to a reduction in age, decreased to 27s. a year per member, and the assets equalled 14s. 3d. in every £ of liabilities. My comment on that position and recommendation is contained in par. 5 of my Report (1888 Report, p. 32):—

"5. The deficiency shown in the total Court Sick Funds I believe to be due to inadequate contributions. The average age of the members at the end of 1886 was $38\frac{1}{4}$ years, and their period of membership 11 years; they were therefore admitted at the average age of $27\frac{1}{4}$ years, paying 1s. $7\frac{1}{4}$ d. each per lunar month to the Sick Fund. This is insufficient to meet the current claims of existing members and also to provide a fund sufficiently large to bear the continuously increasing strain incident to their advancing years. To improve the financial condition of the fund I recommend—(1) That an adequate scale of contributions, graduated according to the liabilities at the admission age, be adopted in respect to future members; (2) That the present contributions of existing members be divided between the funds in the manner shown in par. 16 below; and (3) That the contribution of the latter be also increased so as to approach at the entry-age of each as near as may be practically possible to the adequate graduated scale recommended above. (The Funeral Fund is similarly dealt with in par. 6).

"VII. My observations on the erroneous mode of dividing the funds are reiterated as given in par. 5 above, and then proceed as follows:—

"15. The following are the payments practically made per lunar month by existing members and the manner in which they are divided between the Medical and Management Fund and the Sick and Funeral Fund:—

"PRESENT CONTRIBUTION PER LUNAR MONTH.

Age.	Total.	Medical and Management Fund.		Sick and Funeral Fund.	
	s. d.	s.	d.	s.	d.
18-30	4 3 $\frac{2}{3}$	2	3 $\frac{2}{3}$	2	0
30-35	4 9 $\frac{2}{3}$	2	6 $\frac{2}{3}$	2	3
35-38	5 3 $\frac{2}{3}$	2	9 $\frac{2}{3}$	2	6
38-40	6 3 $\frac{2}{3}$	3	3 $\frac{2}{3}$	3	0

"16. If these rates were re-apportioned between the funds in the following manner, some improvement above the age of 30 would be effected in the payments to the Sick and Funeral Fund without increasing, except to a scarcely perceptible extent, members' present contributions:—

	s. d.	s. d.	s. d.
18-30	4 4	2 4	2 0
30-35	4 10	2 4	2 6
35-38	5 4	2 4	3 0
38-40	6 4	2 4	4 0

$\frac{1}{4}$ to Funeral Fund.

"THIRD VALUATION, 1891.—(1893 Report, p. 27.)

"VIII. The remonstrances I had continued to make against the unjust and impolitic mode of dividing the funds, and the erroneous diversion of the Sick and Funeral income caused thereby, were at last brought home to the members, with the result that the following alterations in the incidence of the monthly contributions were adopted, and came into force early in 1894, and, the necessary allowance being made for the couple of years overstatement of future income, were employed in the Third Valuation.

"CONTRIBUTIONS, 1891.

Age at Entry.	Contributions per Fortnight, with 1s. per Quarter.	Annual Contributions—		
		Total.	Medical and Management Fund.	Sick and Funeral Fund, $\frac{1}{4}$ to Funeral Fund.
	s. d.	s. d.	s. d.	s. d.
16-30	2 0	56 0	30 0	26 0
30-35	2 3	62 6	30 0	32 6
35-38	2 6	69 0	30 0	39 0
38-40	3 0	82 0	30 0	52 0

"IX. At the Third Valuation the members numbered 9,155, the average annual contribution was 28s. 3d., 80 per cent. being under the 6d. a week scale, and the assets were equivalent to 14s. 11d. in every £ of Sick and Funeral liabilities. I contented myself at this valuation with placing the condition of the Society in regard to various particulars before the members, and made no further recommendations, the Society being already in full possession of my views.

"FOURTH VALUATION, 1896.

"X. My Fourth Valuation Report, 1896, having been printed by the Society and distributed to members, in the Proceedings of the Quarterly District Meeting of April last, it is not necessary for me to say anything here, except to point out that no amendment had been made in members' contributions since 1894.

"XI. In deciding to recommend to the District Representatives of 1898 the adoption of the adequate graduated rates of contributions prepared by me as requested, the District Committee are now giving effect, as far as may be practicably possible, to the advice I gave the Society in my First Valuation Report, which had been placed in the hands of the managing body in September, 1883, quoted above in par. 4 (b).

"XII. The able Report contained in the Proceedings of the July Quarterly District Meeting, pp. 24-32, I read with considerable interest, and necessarily, my recommendation being therein accepted with approval, I concur in the opinion of the Committee that if the Table of Fortnightly Contributions, given in p. 27 of the July Proceedings, be immediately adopted, the District will in the near future be placed in a position to meet, as they arise, all its future liabilities. I may also add that had the then authorities set about giving prompt effect to the advice I submitted in 1883, by adopting an adequate scale of contributions to the Sick and Funeral Fund, with a uniform rate to the Medical and Management Fund, as given in the July Quarterly Report, p. 27, the wasteful misdisposal under the Funds-Division Law of a material portion of members' increase-for-age payments would have been arrested, and the Society placed in a sound and satisfactory financial position, possessing by this time a surplus of assets over liabilities.

"XIII. In the last column of that table it is shown that members initiated under 20 have been making sufficient payments since their entry, and that those who joined at, say, 29, 34, and 37 have all along been paying so much as 2½d. a week too little to provide the benefits they have been receiving. Now, I put it to the sense of justice of the members whether it is reasonable and fair that the majority who have all along underpaid from ½d. to 2½d. a week, should proceed to impose an indiscriminate general levy, a favorite and popular expedient, resulting in members who have been paying sufficient, or nearly so, being compelled to make up for the loss due to such majority's own underpayments in the past.

"XIV. When the Table of Members' Fortnightly Payments has been brought into force, as recommended by the Superannuation Committee, the Melbourne District, A.O.F., will be the second of the Victorian Societies to bring into use an adequate scale of contributions in respect to existing and future members; the first Society to take that step being the Melbourne Grand Division, O.S.T., with a priority over the A.O.F., however, of several years. This exceptional and highly commendable action on the part of the O.S.T. has been on several occasions eulogistically referred to by the late H. H. Hayter, Esq., C.M.G., my distinguished predecessor in the administration of the Act, as well as by myself as Valuing Actuary. It will be sufficient to quote Mr. Hayter's observations thereon in the 1885 Report under the head of 'Effect of the Valuation on the Societies' (p. xv.), pars. 32-4:—

"32. On the fact becoming known that, in nearly every instance, the contributions and accumulated funds of the Societies would be probably insufficient to provide the Sick and Funeral benefits, it was intended that they should confer, and that, to enable the obligations to be met, either the benefits would have to be reduced or the contributions increased; the necessity of taking some remedial action strongly impressed itself on the attention of the majority of the Societies.

"33. A reduction in the benefits has been attempted in but few cases, the course most in favour being to increase the contributions. The difficulty the committees of management have to encounter is to prevail upon the existing members to increase the contributions payable by themselves, notwithstanding it has been clearly shown that they are not paying sufficient to provide for the benefits they receive; they exhibit, however, no such indisposition with regard to the contributions payable by future members. This has resulted in only one Society up to the present (1.12.86), viz., the Melbourne Grand Division of the O.S.T., having, mainly through the instrumentality and ability of Mr. W. Rose, the then and also present Grand Secretary (see 1895 Report, p. 35), adopted a graduated scale of contributions according to members' ages at entry, payable by both present and future members.

"34. It may be well to point out that the adoption in respect to existing members of a scale of payments adequate to provide for future benefits will not serve to remove that part of the deficiency which is due to the insufficiency of past contributions.

"XV. I desire, in conclusion, to draw the members' attention to the seventh section of the *Friendly Societies Amendment Act* 1891 (read with the Act of 1896) dealing with the powers exercisable by the Actuary:—When the assets of any Society are insufficient to meet the liabilities, the Actuary shall notify the Society accordingly, and upon its failure to apply the required remedy within six months, 'it shall be the duty of the Actuary to publish so many times, and in such manner as he may think fit, the name of such Society and the nature and extent of such deficiency, with any comments he may think desirable.'

TABULAR SUMMARY of the Valuation of the Melbourne

No.	Court.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Victoria ...	Melbourne ...	1850	236	169	21 2	45 $\frac{1}{4}$	48 $\frac{1}{4}$	−39	+23	+103	6	4 $\frac{1}{2}$
2	City of Lincoln ...	Carlton ...	1854	182	121	20 10	45 $\frac{3}{4}$	45 $\frac{3}{4}$	−24	+6	+177	5 $\frac{1}{4}$	4
3	Perseverance ...	Collingwood ...	1857	281	201	20 10	40 $\frac{1}{4}$	44	−5	−9	+223	5 $\frac{1}{4}$	4
4	Good Intent ...	St. Kilda ...	1858	146	101	20 9	39 $\frac{3}{4}$	42	−6	+12	+221	7	5
5	Industry ...	Fitzroy ...	1858	129	94	20 7	41	45	−26	+5	+86	4 $\frac{1}{4}$	3 $\frac{1}{2}$
6	Collingwood ...	Collingwood ...	1859	61	43	20 10	37 $\frac{3}{4}$	46 $\frac{3}{4}$	−30	−3	+373	4	3 $\frac{1}{2}$
7	Sherwood Forest ...	Clifton Hill ...	1859	78	52	21 6	44 $\frac{1}{4}$	49 $\frac{1}{4}$	−8	+36	+282	3 $\frac{3}{4}$	3
8	Robin Hood ...	Richmond ...	1859	293	216	21 5	38 $\frac{3}{4}$	41 $\frac{3}{4}$	−18	+24	+186	3 $\frac{1}{2}$	3
9	Friendship ...	Carlton ...	1859	169	120	21 1	42	48 $\frac{1}{4}$	−62	+23	+209	6	4 $\frac{1}{2}$
10	Benevolence ...	Prahran ...	1859	143	97	20 11	38 $\frac{1}{4}$	43 $\frac{1}{4}$	−4	+31	+181	5 $\frac{1}{4}$	4
11	Happiness ...	Preston ...	1859	63	49	21 4	41 $\frac{1}{4}$	47 $\frac{3}{4}$	−27	+14	+219	4	3 $\frac{1}{2}$
12	Williamstown ...	Williamstown ...	1859	192	150	21 0	39 $\frac{1}{4}$	44	−31	−15	+82	6 $\frac{1}{2}$	4 $\frac{1}{2}$
13	Friar Tuck ...	Fitzroy ...	1859	268	203	21 8	41	44	−49	−23	+106	5 $\frac{1}{4}$	4 $\frac{1}{2}$
14	Richmond ...	Richmond ...	1860	170	124	20 11	40 $\frac{3}{4}$	42	+29	+45	+145	4 $\frac{1}{2}$	3 $\frac{1}{2}$
15	Prince of Wales ...	South Melbourne ...	1860	247	187	21 2	40	44 $\frac{1}{2}$	−12	+15	+209	4 $\frac{1}{4}$	3 $\frac{1}{2}$
16	Hotham ...	North Melbourne ...	1860	67	53	21 4	49	52 $\frac{1}{4}$	+36	−5	+179	2 $\frac{1}{4}$	3
17	Fitzroy ...	Collingwood ...	1860	84	72	20 6	38 $\frac{1}{4}$	43 $\frac{1}{4}$	+28	−21	+267	5 $\frac{1}{2}$	4 $\frac{1}{4}$
18	Brunswick ...	Fitzroy ...	1860	117	84	21 1	39 $\frac{1}{4}$	45 $\frac{1}{2}$	−51	+50	+170	6	5
19	Havelock ...	Collingwood ...	1861	42	31	20 3	46	47 $\frac{3}{4}$	−43	+33	+180	4 $\frac{1}{4}$	3 $\frac{1}{2}$
20	Star of the Forest ...	Richmond ...	1861	159	120	21 0	38 $\frac{3}{4}$	42 $\frac{3}{4}$	+8	+33	+242	5 $\frac{1}{4}$	4 $\frac{1}{2}$
21	Pride of Richmond ...	Richmond ...	1861	108	68	21 0	37	37 $\frac{3}{4}$	−33	−21	+177	3 $\frac{3}{4}$	3
22	Yarraberg ...	Richmond ...	1861	55	37	22 3	39	40	−73	−33	+286	4 $\frac{3}{4}$	4
23	St. George ...	Williamstown ...	1861	149	118	20 8	38 $\frac{1}{4}$	42 $\frac{1}{4}$	−20	−12	+147	5 $\frac{1}{4}$	4
24	Rising Sun ...	Footscray ...	1861	215	161	20 11	35 $\frac{3}{4}$	39	−6	−25	+160	5 $\frac{1}{4}$	3 $\frac{1}{2}$
25	Southern Cross ...	Richmond ...	1861	57	39	21 6	41 $\frac{1}{4}$	47 $\frac{1}{4}$	+17	+40	+368	5	3 $\frac{1}{2}$
26	Pride of St. George ...	South Brighton ...	1861	103	84	20 6	39	44 $\frac{1}{2}$	−36	−40	+156	4 $\frac{1}{2}$	3 $\frac{1}{2}$
27	Reform ...	Melbourne ...	1861	153	111	21 3	43	47 $\frac{1}{2}$	+10	+20	+363	3 $\frac{1}{2}$	3
28	Goodwill ...	Oakleigh ...	1861	64	42	21 8	36 $\frac{3}{4}$	42 $\frac{1}{4}$	−82	−16	+342	4 $\frac{1}{4}$	3 $\frac{1}{2}$
29	Marion ...	South Yarra ...	1861	197	139	21 4	36 $\frac{1}{4}$	41	−64	−2	+206	3 $\frac{1}{4}$	3
30	Clarendon ...	South Melbourne ...	1861	402	304	21 5	36 $\frac{1}{4}$	40 $\frac{1}{4}$	−33	−12	+186	5 $\frac{1}{2}$	4 $\frac{1}{2}$
31	King of the Forest ...	South Melbourne ...	1861	119	90	21 8	36	44 $\frac{1}{4}$	+4	+25	+494	1 $\frac{1}{4}$	3
32	Kew ...	Kew ...	1861	125	99	21 0	38 $\frac{3}{4}$	41 $\frac{1}{2}$	−31	−22	+173	5 $\frac{1}{2}$	4
33	Forest Home ...	Rushworth ...	1862	48	36	21 3	34	41 $\frac{1}{4}$	+58	+18	+224	4 $\frac{1}{4}$	3 $\frac{1}{2}$
34	Sandridge ...	Port Melbourne ...	1862	193	136	21 2	39	41 $\frac{1}{4}$	−16	+27	+233	5 $\frac{1}{4}$	4 $\frac{1}{4}$
35	Royal Artillery ...	Melbourne ...	1862	101	64	21 4	38	43 $\frac{1}{4}$	−11	+13	+216	3 $\frac{3}{4}$	3
36	Ubique ...	Melbourne ...	1862	107	81	21 7	37 $\frac{3}{4}$	44	−59	−13	+159	3 $\frac{3}{4}$	3
37	Forest Creek ...	Castlemaine ...	1862	57	41	21 0	45 $\frac{1}{4}$	43	+28	−31	+45	4 $\frac{1}{2}$	3
38	Chevy Chase ...	Daylesford ...	1862	99	71	22 0	50 $\frac{3}{4}$	55 $\frac{3}{4}$	−37	+15	+67	9 $\frac{3}{4}$	5
39	Little John (Fitzroy) ...	Fitzroy ...	1862	145	103	20 9	34 $\frac{1}{4}$	38 $\frac{1}{4}$	−13	+14	+200	4 $\frac{1}{4}$	3 $\frac{1}{2}$
40	Camberwell ...	Camberwell ...	1862	51	43	22 6	46	49 $\frac{1}{4}$	−54	+13	+128	3 $\frac{1}{4}$	3
41	Little John (Kyneton) ...	Kyneton ...	1862	144	101	21 5	35	38 $\frac{3}{4}$	+3	−19	+215	6	4
42	Gisborne ...	Gisborne ...	1862	50	34	20 11	38 $\frac{3}{4}$	44 $\frac{1}{4}$	−50	−63	+36	3 $\frac{3}{4}$	3
43	Dandenong ...	Dandenong ...	1862	76	53	23 0	38 $\frac{3}{4}$	40 $\frac{1}{2}$	−36	+36	+353	5 $\frac{1}{2}$	4
44	Star of Brunswick ...	Brunswick ...	1863	106	74	20 10	37 $\frac{3}{4}$	43	−30	+7	+312	7 $\frac{3}{4}$	4
45	Inglewood ...	Inglewood ...	1863	60	36	22 5	43	37 $\frac{1}{4}$	+24	−5	+104	4	3
46	Otterburn ...	Eganstown ...	1864	70	45	20 6	38 $\frac{3}{4}$	41 $\frac{1}{4}$	−23	−1	+7	3 $\frac{1}{2}$	3
47	Violet Grove ...	Whroo ...	1864	21	11	21 7	34 $\frac{1}{2}$	38	...	...	...	3 $\frac{1}{2}$	3
48	Ivanhoe ...	Ivanhoe ...	1864	89	59	21 1	32 $\frac{1}{2}$	36 $\frac{1}{2}$	+47	+26	+88	4 $\frac{1}{4}$	3 $\frac{1}{2}$
49	Star of Mornington ...	Mornington ...	1864	74	51	20 9	35 $\frac{1}{4}$	39 $\frac{3}{4}$	−6	+28	+56	5 $\frac{1}{4}$	4
50	Unity ...	Gaffney's Creek ...	1865	14	7	21 3	36	43	...	...	...	1 $\frac{1}{4}$	3
51	Cheltenham ...	Cheltenham ...	1865	60	47	22 0	36 $\frac{1}{4}$	44	−42	...	+166	4	3 $\frac{1}{2}$
52	Garibaldi ...	Derrimut ...	1866	23	7	20 4	50 $\frac{1}{4}$	47 $\frac{3}{4}$	...	...	...	4 $\frac{1}{2}$	3 $\frac{1}{2}$
53	Star of Brighton ...	Brighton ...	1866	93	73	21 6	32 $\frac{1}{4}$	38 $\frac{3}{4}$	−5	−6	+301	4	3
54	Walhalla ...	Walhalla ...	1866	94	45	21 7	38	32 $\frac{3}{4}$	+76	+65	+345	4 $\frac{1}{2}$	3
55	Vaughan ...	Vaughan ...	1866	18	12	21 8	50 $\frac{1}{4}$	47	...	...	...	4 $\frac{1}{2}$	3 $\frac{1}{2}$
56	Pride of Northcote ...	Northcote ...	1867	69	54	21 10	36 $\frac{3}{4}$	38 $\frac{1}{2}$	−11	+67	+336	5 $\frac{1}{2}$	4 $\frac{1}{2}$
57	Ballan ...	Ballan ...	1867	19	14	22 7	54	45	...	...	...	4 $\frac{1}{4}$	3
58	Broadmeadows ...	Broadmeadows ...	1870	43	27	21 5	37 $\frac{1}{4}$	40	−67	−77	+232	1 $\frac{3}{4}$	3
59	Thorncombe ...	Burwood ...	1870	32	25	20 7	33 $\frac{1}{2}$	37 $\frac{1}{2}$	+14	−53	+88	2 $\frac{3}{4}$	3
60	Forest of Dean ...	Port Melbourne ...	1873	106	78	22 5	31	35 $\frac{1}{2}$	+33	+67	+369	6 $\frac{1}{4}$	4 $\frac{1}{2}$

* When a Court possesses fewer than 30 members, or when it has

District, A.O.F., as at the 31st December, 1896.

No.	Ratio to Liabilities per £ of the—				Assets.				Liabilities.						
	27	26	25	24	£ s.	£ s.	£ s.	£	21	20	19	18	17	16	15
	Assets.	Capital.	Value of Contributions.	Surplus (+), Deficiency (-), per Member.	Capital per Member.	Deficiency.	Surplus.	Total.	Capital.	Value of Contributions.	Total.	Value of Sums payable at Death.	Value of Sick Pay.		
1	19 0	11 10	7 2	- 1 17	20 9	435	...	7,756	4,831	2,925	...	...	...	8,191	1
2	23 3	15 6	7 9	+ 5 13	27 2	...	1,026	7,429	4,935	2,494	...	...	...	6,403	2
3	21 1	12 7	8 6	+ 1 16	21 0	...	510	9,858	5,899	3,959	...	...	...	9,348	3
4	12 8	3 9	8 11	- 10 16	5 11	1,578	...	2,711	809	1,992	...	...	...	4,289	4
5	12 2	4 3	7 11	- 14 9	7 16	1,866	...	2,875	1,008	1,867	...	...	...	4,741	5
6	9 6	1 10	7 8	- 19 8	3 9	1,182	...	1,075	211	864	...	...	...	2,257	6
7	7 0	0 5	6 7	- 28 18	0 19	2,256	...	1,219	75	1,144	...	...	...	3,475	7
8	14 11	5 5	8 6	- 10 3	12 16	3,010	...	8,772	3,783	4,989	...	...	...	11,782	8
9	11 9	4 8	7 1	- 14 7	8 4	2,429	...	3,483	1,383	2,100	...	...	...	5,912	9
10	17 0	8 11	8 1	- 5 6	15 16	759	...	4,311	2,261	2,050	...	...	...	5,070	10
11	11 7	4 3	7 4	- 16 3	8 3	1,017	...	1,404	512	892	...	...	...	2,421	11
12	14 10	6 0	8 10	- 7 19	9 5	1,527	...	4,383	1,780	2,603	...	...	...	5,910	12
13	17 5	8 5	9 0	- 3 19	12 18	1,055	...	7,153	3,457	3,696	...	...	...	8,208	13
14	15 0	6 9	8 3	- 9 13	12 17	1,642	...	4,853	2,185	2,668	...	...	...	6,495	14
15	12 1	4 2	7 11	- 15 2	7 16	3,726	...	5,643	1,929	3,714	...	...	...	9,369	15
16	6 10	7 7	6 3	- 28 4	1 6	1,889	...	983	86	897	...	...	...	2,872	16
17	20 9	8 3	8 10	- 4 8	12 8	369	...	2,161	1,041	1,120	...	...	...	2,530	17
18	17 1	13 4	7 5	+ 1 4	22 1	...	138	4,019	2,579	1,440	...	...	...	3,881	18
19	12 11	6 1	6 10	- 14 0	12 2	588	...	1,076	509	567	...	...	...	1,664	19
20	13 8	5 3	8 5	- 10 11	8 14	1,678	...	3,590	1,385	2,205	...	...	...	5,268	20
21	12 4	2 0	10 4	- 13 11	3 10	1,462	...	2,347	376	1,971	...	...	...	3,809	21
22	23 5	15 11	8 11	+ 5 4	19 14	...	286	6,007	3,841	2,166	...	...	...	1,684	22
23	19 6	9 5	7 2	- 0 17	15 7	186	...	6,869	3,304	3,565	...	...	...	4,846	23
24	17 7	1 0	6 6	- 24 12	1 0	1,402	...	874	56	818	...	...	...	7,055	24
25	17 7	9 1	8 9	- 4 5	15 12	437	...	3,114	1,608	1,506	...	...	...	3,551	25
26	26	5 4	6 11	- 16 0	18 2	2,449	...	4,142	1,869	2,273	...	...	...	6,591	26
27	28	10 4	9 11	- 6 13	12 4	38	...	2,200	1,158	1,042	...	...	...	2,238	27
28	29	16 6	8 9	- 4 16	10 1	1,306	...	6,196	2,799	3,397	...	...	...	7,502	28
29	30	16 9	7 11	- 24 11	1 2	1,922	...	9,932	4,045	3,887	...	...	...	11,854	29
30	31	0 6	8 9	- 17 13	1 17	233	...	3,721	1,33	1,983	...	...	...	5,039	30
31	15 10	3 3	7 7	- 7 13	13 3	308	...	1,409	630	779	...	...	...	3,954	31
32	11 2	2 5	8 9	- 14 6	3 17	2,763	...	3,466	746	2,720	...	...	...	1,777	32
33	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	6,229	33
34	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	4,120	34
35	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,129	35
36	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	4,202	36
37	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,131	37
38	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	3,741	38
39	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	5,060	39
40	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,169	40
41	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	4,406	41
42	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	1,758	42
43	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,621	43
44	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	3,201	44
45	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,193	45
46	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,732	46
47	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	792	47
48	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	3,112	48
49	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,509	49
50	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	538	50
51	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,230	51
52	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	905	52
53	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	3,480	53
54	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	3,654	54
55	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	700	55
56	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	2,256	56
57	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	765	57
58	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	1,376	58
59	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	1,066	59
60	9 7	1 8	8 9	- 21 6	3 6	2,150	...	3,466	746	2,720	...	...	...	3,286	60

been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Valuation of the Melbourne

No.	Court.		Where situated.		When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866-7c.*			Rate of Interest.	
						Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2		3		4	5	6	7	8	9	10	11	12	13	14
								s. d.	Yrs.	Yrs.	%	%	%	%	%
61	St. Hubert	...	Sale	...	1875	37	27	21 8	33 ² ₄	40	− 66	− 43	+ 241	5	4
62	Queenscliff	...	Queenscliff	...	1865	80	64	22 0	33 ² ₄	40 ³ ₄	+ 75	− 35	+ 172	1	3
63	Longford	...	Longford	...	1881	9	8	21 8	40	45 ¹ ₄	...	...	...	4 ¹ ₄	3
64	Albert	...	South Melbourne	...	1883	120	89	20 4	29 ¹ ₂	33 ³ ₄	− 82	− 70	+ 229	4 ³ ₄	3
65	Bairnsdale	...	Bairnsdale	...	1883	43	33	21 1	31	35	+ 17	− 46	+ 365	2	3
66	Ferntree Gully	...	Ferntree Gully	...	1885	18	12	22 10	35 ¹ ₄	36 ¹ ₄	...	...	...	0	3
67	Le Plastrier	...	South Melbourne	...	1887	43	31	22 6	30	31 ³ ₄	− 58	− 66	+ 272	3 ¹ ₂	3
68	Star of the East	...	Mulgrave	...	1887	14	10	22 0	29	39	...	...	...	3	3
69	Essendon	...	Moonee Ponds	...	1887	128	82	21 7	29 ¹ ₂	31	− 32	− 27	+ 204	3 ³ ₄	3
70	Nagambie	...	Nagambie	...	1889	43	22	22 8	31	34 ³ ₄	+ 51	− 31	+ 187	2 ³ ₄	3
71	Hopetoun	...	Malvern	...	1891	18	15	23 7	29 ² ₂	34 ³ ₄	+ 0	− 60	+ 343	1	3
72	Croajingolong	...	Orbost	...	1891	27	12	21 8	28 ¹ ₄	31 ³ ₄	− 22	− 63	+ 638	4 ¹ ₄	3
73	St. Arnaud	...	St. Arnaud	...	1894	64	40	22 4	...	29 ¹ ₂	...	...	...	7 ³ ₄	3
74	Star of the South	...	Korumburra	...	1894	12	2	24 5	...	32	...	...	...	0	3
75	Donald	...	Donald	...	1894	12	7	20 4	...	25 ¹ ₄	...	...	...	0	3
76	Jumbunna	...	Jumbunna	...	1895	14	2	20 7	...	29 ¹ ₂	...	...	...	0	3
77	Learmonth	...	Learmonth	...	1895	23	13	23 7	...	30 ³ ₄	...	...	...	0	3
78	Wood's Point	...	Wood's Point	...	1896	3	...	19 6	...	27 ³ ₄	...	...	...	0	3
Total Court Sick Funds						7,644	5,476	21 3	39	42	− 18	+ 6	+ 211	4 ³ ₄	...
District Funeral Fund						...	...	7 5	...	...	...	...	...	2 ³ ₄	3
The Whole Society Valuation, 31st December, 1896						7,644	5,476	28 8	39	42	− 18	+ 6	+ 211	4 ³ ₄	...
The Whole Society Valuation, 31st December, 1891						9,155	6,176	28 3	38 ¹ ₄	39	=	− 14	+ 111	5 ¹ ₂	...

* When a Court possesses fewer than 30 members, or when it has

District, A.O.F., as at the 31st December, 1896—continued.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
1,109	586	602	1,188	79	...	16 5	+ 2 3	10 7	10 11	21 6	61
2,872	1,415	1,094	2,509	...	363	13 14	- 4 11	9 10	7 8	17 6	62
372	151	137	288	...	84	15 4	- 9 7	8 2	7 4	15 6	63
3,669	2,275	713	2,988	...	681	5 19	- 5 14	12 5	3 11	16 4	64
1,410	827	352	1,179	...	231	8 4	- 5 7	11 9	5 0	16 9	65
671	360	35	395	...	276	1 19	- 15 7	10 9	1 1	11 10	66
1,304	909	288	1,197	...	107	6 14	- 2 10	13 11	4 5	18 4	67
531	261	114	375	...	156	8 3	- 11 3	9 10	4 4	14 2	68
4,134	2,671	402	3,073	...	1,061	3 3	- 8 6	12 11	1 11	14 10	69
1,457	892	122	1,014	...	443	2 17	- 10 6	12 3	1 8	13 11	70
569	387	80	467	...	102	4 9	- 5 13	13 7	2 10	16 5	71
810	563	79	642	...	168	2 19	- 6 4	13 11	1 11	15 10	72
2,164	1,391	96	1,487	...	677	1 10	- 10 12	12 10	0 11	13 9	73
417	280	23	303	...	114	1 18	- 9 10	13 5	1 1	14 6	74
379	254	26	280	...	99	2 3	- 8 5	13 5	1 5	14 10	75
467	286	19	305	...	162	1 7	- 11 11	12 3	0 10	13 1	76
785	523	26	549	...	236	1 3	- 10 5	13 4	0 8	14 0	77
98	60	7	67	...	31	2 7	- 10 7	12 3	1 5	13 8	78
266,712	118,492	87,287	205,779	[4,418	65,351]	11 8	- 7 19	8 11	6 6	15 5	
...	93,884	...	40,775	2,107	42,882	...	60,933	0 6	- 6 13	8 8	0 6	9 2	
266,712	93,884	360,596	159,267	89,394	248,661	...	111,935	11 14	- 14 12	8 10	5 0	13 10	1896
264,894	106,980	371,874	191,263	86,082	277,345	...	94,529	9 8	- 10 6	10 3	4 8	14 11	1891

been less than five years in existence, its experience is not abstracted.

TABLE showing the Relative Position of the Courts of the Melbourne District, A.O.F., as at the 31st December, 1896, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per Member, and Ratio of Contributions, Capital, and Assets to Liabilities in the £.

Relative Position.	Court.	1.	Court.	2.	Court.	3.	Court.	4.	Court.	5.	Court.	6.	Court.	7.	7A.
		Rate of Interest per Annum Realized.		Average Age.		Sickness—Actual Rate—the Expected Rate being taken as 100.		Capital per Member.		Ratio of Value of Contributions to Liabilities per £.		Ratio of Capital to Liabilities per £.		Ratio of Assets to Liabilities per £.	
		%		years.		weeks.		£ s.		s. d.		s. d.		s. d.	
1	Chevy Chase ...	9½	Donald ...	25½	Broadmeadows ...	23	Ubique ...	31 8	Le Plastrier ...	13 11	Ubique ...	16 0	St. George ...	24 10	1 6
2	Star of Brunswick ...	7¾	Wood's Point ...	27¾	Albert ...	30	City of Lincoln ...	27 2	Croajingolong ...	13 11	St. George ...	15 11	Ubique ...	24 5	2 2
3	St. Arnaud ...	7¾	St. Arnaud ...	29½	Le Plastrier ...	34	St. George ...	25 16	Hopetoun ...	13 7	City of Lincoln ...	15 6	Broadmeadows ...	24 4	3 8
4	Good Intent ...	7	Jumbunna ...	29½	Gisborne ...	37	Brunswick ...	22 1	Star of the South ...	13 5	Broadmeadows ...	13 6	Yarraberg ...	23 5	4 29
5	Williamstown ...	6½	Learmonth ...	30½	Croajingolong ...	37	Broadmeadows ...	21 12	Donald ...	13 5	Brunswick ...	13 4	City of Lincoln ...	23 3	5 4
6	Forest of Dean ...	6½	Essendon ...	31	Hopetoun ...	40	Perseverance ...	21 0	Learmonth ...	13 4	Yarraberg ...	12 10	St. Hubert ...	21 6	6 23
7	Victoria ...	6	Le Plastrier ...	31½	Thorncombe ...	47	Victoria ...	20 9	Essendon ...	12 11	Perseverance ...	12 7	Perseverance ...	21 1	7 26
8	Friendship ...	6	Croajingolong ...	31½	Bairnsdale ...	54	Yarraberg ...	19 4	St. Arnaud ...	12 10	Victoria ...	11 10	Brunswick ...	20 9	8 6
9	Brunswick ...	6	Star of the South...	32	St. Hubert ...	57	Goodwill ...	18 2	Albert ...	12 5	St. Hubert ...	10 11	Goodwill ...	19 8	9 19
10	Little John (Kyneton) ...	6	Walhalla ...	32½	Pride of St. George ...	60	Walhalla ...	17 16	Nagambie ...	12 3	Goodwill ...	10 4	Rising Sun ...	19 6	10 17
11	Friar Tuck ...	5½	Albert ...	33½	Queenscliff ...	65	St. Hubert ...	16 5	Jumbunna ...	12 3	Rising Sun ...	9 5	Little John (Kyneton) ...	19 6	11 9
12	Fitzroy ...	5½	Hopetoun ...	34½	Yarraberg ...	67	Benevolence ...	15 16	Wood's Point ...	12 3	Kew ...	9 3	Walhalla ...	19 6	12 1
13	Clarendon ...	5½	Nagambie ...	34½	Pride of St. George ...	69	Bairnsdale ...	15 12	Bairnsdale ...	11 9	Walhalla ...	9 2	Victoria ...	19 0	13 13
14	Kew ...	5½	Bairnsdale ...	35	Nagambie ...	69	Garibaldi ...	15 9	Broadmeadows ...	10 10	Pride of St. George ...	9 1	Kew ...	18 10	14 10
15	Dandenong ...	5½	Forest of Dean ...	35½	Essendon ...	73	Rising Sun ...	15 7	Inglewood ...	10 9	Little John (Kyneton) ...	9 1	Le Plastrier ...	18 4	15 49
16	Pride of Northcote ...	5½	Ferntree Gully ...	36½	Rising Sun ...	75	Longford ...	15 4	Ferntree Gully ...	10 9	Benevolence ...	8 11	Star of Brighton ...	17 9	16 7
17	City of Lincoln ...	5½	Ivanhoe ...	36½	Friar Tuck ...	77	Star of Brighton ...	15 2	Thorncombe ...	10 8	Friar Tuck ...	8 5	Pride of Northcote ...	17 8	17 24
18	Perseverance ...	5½	Inglewood ...	37½	Kew ...	78	Kew ...	14 13	Forest of Dean ...	10 8	Fitzroy ...	8 3	Pride of St. George ...	17 7	18 21
19	Benevolence ...	5½	Pride of Richmond ...	37½	Fitzroy ...	79	Marion ...	14 4	Yarraberg ...	10 7	Pride of Northcote ...	8 3	Queenscliff ...	17 6	19 25
20	Star of the Forest ...	5½	Thorncombe ...	37½	Pride of Richmond ...	79	Little John (Kyneton) ...	13 18	St. Hubert ...	10 7	Star of Brighton ...	8 1	Friar Tuck ...	17 5	20 27
21	St. George ...	5½	Violet Grove ...	38	Little John (Kyneton) ...	81	Queenscliff ...	13 14	Little John (Kyneton) ...	10 5	Garibaldi ...	7 10	Inglewood ...	17 3	21 3
22	Rising Sun ...	5½	Little John (Fitzroy) ...	38½	Goodwill ...	84	Pride of Northcote ...	13 11	Pride of Richmond ...	10 4	Queenscliff ...	7 8	Fitzroy ...	17 1	22 28
23	Sandridge ...	5½	Pride of Northcote ...	38½	Williamstown ...	85	Vaughan ...	13 9	Walhalla ...	10 4	Star of Mornington ...	7 7	Benevolence ...	17 0	23 11
24	Star of Mornington ...	5½	Little John (Kyneton) ...	38½	Ubique ...	87	Forest Home ...	13 3	Rising Sun ...	10 1	Marion ...	7 5	Clarendon ...	16 9	24 35
25	Southern Cross ...	5	Star of Brighton ...	38½	St. George ...	88	Gisborne ...	13 1	Clarendon ...	9 11	Gisborne ...	7 5	Bairnsdale ...	16 9	25 34
26	St. Hubert ...	5	Rising Sun ...	39	Clarendon ...	88	Friar Tuck ...	12 18	Ivanhoe ...	9 11	Longford ...	7 4	Star of Mornington ...	16 8	26 22
27	Yarraberg ...	4¾	Star of the East ...	39	Perseverance ...	91	Star of Mornington ...	12 18	Violet Grove ...	9 10	Forest Home ...	7 1	Marion ...	16 6	27 14
28	Forest Home ...	4¾	Star of Mornington ...	39½	Star of Brighton ...	94	Richmond ...	12 17	Queenscliff ...	9 10	Vaughan ...	6 11	Gisborne ...	16 5	28 43
29	Ballan ...	4¾	Yarraberg ...	40	Hotham ...	95	Robin Hood ...	12 16	Star of the East ...	9 10	Clarendon ...	6 10	Hopetoun ...	15 5	29 59
30	Albert ...	4¾	Broadmeadows ...	40	Inglewood ...	95	Fitzroy ...	12 8	Star of Brighton ...	9 8	Richmond ...	6 9	Albert ...	16 4	30 36
31	Richmond ...	4½	St. Hubert ...	40	Collingwood ...	97	Reform ...	12 4	Kew ...	9 7	Little John (Fitzroy) ...	6 7	Little John (Fitzroy) ...	16 2	31 20
32	Pride of St. George ...	4½	Clarendon ...	40½	Marion ...	98	Havelock ...	12 2	Little John (Fitzroy) ...	9 7	Inglewood ...	6 6	Forest Home ...	15 10	32 18
33	Forest Creek ...	4½	Dandenong ...	40½	Otterburn ...	99	Dandenong ...	11 18	Robin Hood ...	9 7	Robin Hood ...	6 5	Croajingolong ...	15 10	33 56
34	Garibaldi ...	4½	Queenscliff ...	40½	Cheltenham ...	100	Little John (Fitzroy) ...	11 10	Pride of Northcote ...	9 5	Havelock ...	6 1	Longford ...	15 6	34 54
35	Walhalla ...	4½	Marion ...	41	Industry ...	105	Clarendon ...	10 1	Goodwill ...	9 4	Williamstown ...	6 0	Ivanhoe ...	15 5	35 33
36	Vaughan ...	4½	Forest Home ...	41½	City of Lincoln ...	106	Ivanhoe ...	9 11	Marion ...	9 1	Reform ...	5 8	Richmond ...	15 0	36 12
37	Industry ...	4½	Sandridge ...	41½	Star of Brunswick ...	107	Williamstown ...	9 5	Star of Mornington ...	9 1	Ivanhoe ...	5 6	Robin Hood ...	14 11	37 16

38	Prince of Wales ...	4 1/4	Otterburn ...	41 1/4	Good Intent ...	112	Star of the Forest ...	8 14	Friar Tuck ...	9 0	Star of the Forest ...	5 3	Thorncombe ...	14 11	38	38
39	Havelock ...	4 1/4	Kew ...	41 1/2	Royal Artillery ...	113	Friendship ...	8 4	Gisborne ...	9 0	Bairnsdale ...	5 0	Williamstown ...	14 10	39	30
40	Goodwill ...	4 1/4	Robin Hood ...	41 3/4	Camberwell ...	113	Bairnsdale ...	8 4	Good Intent ...	8 11	Friendship ...	4 8	Essendon ...	14 10	40	55
41	Little John (Fitzroy) ...	4 1/4	Good Intent ...	42	Happiness ...	114	Happiness ...	8 3	St. George ...	8 11	Le Plastrier ...	4 5	Donald ...	14 10	41	...
42	Ivanhoe ...	4 1/4	Richmond ...	42	Little John (Fitzroy) ...	114	Star of the East ...	8 3	Williamstown ...	8 10	Star of the East ...	4 4	Garibaldi ...	14 7	42	32
43	Longford ...	4 1/4	St. George ...	42 1/4	Prince of Wales ...	115	Cheltenham ...	7 18	Fitzroy ...	8 10	Industry ...	4 3	Star of the South ...	14 6	43	...
44	Collingwood ...	4	Goodwill ...	42 1/4	Chevy Chase ...	115	Industry ...	7 16	Forest Creek ...	8 10	Happiness ...	4 3	Star of the East ...	14 2	44	53
45	Happiness ...	4	Star of the Forest ...	42 1/2	Forest Home ...	118	Prince of Wales ...	7 16	Forest Home ...	8 9	Cheltenham ...	4 3	Vaughan ...	14 0	45	15
46	Inglewood ...	4	Forest Creek ...	43	Reform ...	120	Ballan ...	7 15	Sandridge ...	8 9	Thorncombe ...	4 3	Learmonth ...	14 0	46	...
47	Cheltenham ...	4	Star of Brunswick ...	43	Victoria ...	123	Thorncombe ...	7 3	Star of Brunswick ...	8 7	Prince of Wales ...	4 2	Nagambie ...	13 11	47	61
48	Star of Brighton ...	4	Unity ...	43	Friendship ...	123	Le Plastrier ...	6 14	Perseverance ...	8 6	Albert ...	3 11	St. Arnaud ...	13 9	48	...
49	Sherwood Forest ...	3 3/4	Benevolence ...	43 1/4	Robin Hood ...	124	Albert ...	5 19	Robin Hood ...	8 6	Ballan ...	3 10	Star of the Forest ...	13 8	49	37
50	Pride of Richmond ...	3 3/4	Fitzroy ...	43 1/4	King of the Forest ...	125	Good Intent ...	5 11	Pride of St. George ...	8 6	Good Intent ...	3 9	Wood's Point ...	13 8	50	...
51	Ubique ...	3 3/4	Royal Artillery ...	43 1/4	Ivanhoe ...	126	Dandenong ...	5 11	Star of the Forest ...	8 5	Dandenong ...	3 3	Forest of Dean ...	13 6	51	45
52	Gisborne ...	3 3/4	Perseverance ...	44	Sandridge ...	127	Violet Grove ...	4 19	Ubique ...	8 5	Forest of Dean ...	2 10	Jumbunna ...	13 1	52	...
53	Essendon ...	3 3/4	Williamstown ...	44	Star of Mornington ...	128	Hopetoun ...	4 9	Otterburn ...	8 5	Hopetoun ...	2 10	Havelock ...	12 11	53	31
54	Robin Hood ...	3 3/4	Friar Tuck ...	44	Benevolence ...	131	Forest of Dean ...	4 7	Cheltenham ...	8 5	Violet Grove ...	2 8	Dandenong ...	12 10	54	44
55	Reform ...	3 1/2	Ubique ...	44	Havelock ...	133	Camberwell ...	4 5	Ballan ...	8 5	Sandridge ...	2 5	Good Intent ...	12 8	55	39
56	Royal Artillery ...	3 3/4	Cheltenham ...	44	Star of the Forest ...	133	Forest Creek ...	4 0	Unity ...	8 4	Forest Creek ...	2 2	Cheltenham ...	12 8	56	48
57	Otterburn ...	3 1/2	King of the Forest ...	44 1/4	Sherwood Forest ...	136	Sandridge ...	3 17	Richmond ...	8 3	Pride of Richmond ...	2 0	Reform ...	12 7	57	40
58	Violet Grove ...	3 1/2	Gisborne ...	44 1/4	Dandenong ...	136	Pride of Richmond ...	3 10	Longford ...	8 2	Camberwell ...	2 0	Violet Grove ...	12 6	58	51
59	Le Plastrier ...	3 3/4	Prince of Wales ...	44 1/2	Southern Cross ...	140	Collingwood ...	3 9	Benevolence ...	8 1	Essendon ...	1 11	Pride of Richmond ...	12 4	59	62
60	Marion ...	3 1/4	Pride of St. George ...	44 1/2	Richmond ...	145	Royal Artillery ...	3 6	Industry ...	7 11	Croajingolong ...	1 11	Ballan ...	12 3	60	52
61	Camberwell ...	3 1/4	Industry ...	45	Brunswick ...	150	Essendon ...	3 3	Prince of Wales ...	7 11	Collingwood ...	1 10	Industry ...	12 2	61	50
62	Star of the East ...	3	Ballan ...	45	Walhalla ...	165	Otterburn ...	2 19	King of the Forest ...	7 11	Royal Artillery ...	1 8	Prince of Wales ...	12 1	62	42
63	Thorncombe ...	2 3/4	Longford ...	45 1/4	Pride of Northcote ...	167	Croajingolong ...	2 19	Royal Artillery ...	7 11	Nagambie ...	1 8	Fern Tree Gully ...	11 10	63	58
64	Nagambie ...	2 3/4	City of Lincoln ...	45 1/2	Forest of Dean ...	167	Nagambie ...	2 17	City of Lincoln ...	7 9	Otterburn ...	1 6	Friendship ...	11 9	64	47
65	Hotham ...	2 1/4	Brunswick ...	45 1/2	...	...	Chevy Chase ...	2 10	Collingwood ...	7 8	Donald ...	1 5	Happiness ...	11 7	65	46
66	Bairnsdale ...	2	Collingwood ...	46 3/4	...	...	Wood's Point ...	2 7	Brunswick ...	7 5	Wood's Point ...	1 5	Sandridge ...	11 2	66	60
67	King of the Forest ...	1 3/4	Vaughan ...	47	...	...	Donald ...	2 3	Happiness ...	7 4	Chevy Chase ...	1 4	Forest Creek ...	11 0	67	72
68	Broadmeadows ...	1 3/4	Southern Cross ...	47 1/4	...	...	Fern Tree Gully ...	1 19	Victoria ...	7 2	Fern Tree Gully ...	1 1	Otterburn ...	9 11	68	65
69	Unity ...	1 1/4	Reform ...	47 1/2	...	...	Star of the South ...	1 18	Southern Cross ...	7 2	Star of the South ...	1 1	Royal Artillery ...	9 7	69	41
70	Queenscliff ...	1	Happiness ...	47 3/4	...	...	St. Arnaud ...	1 10	Friendship ...	7 1	St. Arnaud ...	0 11	Collingwood ...	9 6	70	57
71	Hopetoun ...	1	Havelock ...	47 3/4	...	...	Jumbunna ...	1 7	Vaughan ...	7 1	Jumbunna ...	0 10	Star of Brunswick ...	9 4	71	67
72	Croajingolong ...	1/4	Garibaldi ...	47 3/4	...	...	Hotham ...	1 6	Camberwell ...	7 0	Star of Brunswick ...	0 9	Camberwell ...	9 0	72	66
73	Fern Tree Gully ...	0	Victoria ...	48 1/4	...	...	Star of Brunswick ...	1 3	Reform ...	6 11	Learmonth ...	0 8	Unity ...	8 8	73	68
74	Star of the South ...	0	Friendship ...	48 1/4	...	...	Learmonth ...	1 3	Havelock ...	6 10	Hotham ...	0 7	King of the Forest ...	8 5	74	70
75	Donald ...	0	Sherwood Forest ...	49 3/4	...	...	King of the Forest ...	1 2	Garibaldi ...	6 9	Southern Cross ...	0 6	Southern Cross ...	7 8	75	63
76	Jumbunna ...	0	Camberwell ...	49 3/4	...	...	Southern Cross ...	1 0	Sherwood Forest ...	6 7	King of the Forest ...	0 6	Sherwood Forest ...	7 0	76	77
77	Learmonth ...	0	Hotham ...	52 1/4	...	...	Sherwood Forest ...	0 19	Hotham ...	6 3	Sherwood Forest ...	0 5	Chevy Chase ...	7 0	77	73
78	Wood's Point ...	0	Chevy Chase ...	55 1/2	...	...	Unity ...	0 11	Chevy Chase ...	5 8	Unity ...	0 4	Hotham ...	6 10	78	78

THE FOURTH VALUATION OF THE PORTLAND DISTRICT ANCIENT ORDER OF FORESTERS.

Letter from the Actuary for Friendly Societies to the District Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies, Melbourne, 17th May, 1898.

SIR,

I have the honour to forward herewith my Report on the condition of the United Portland District, A.O.F., together with an abstract of the results of my valuation as at the 31st December, 1896, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. I regret that, owing mainly to the falling away in the membership and the increase in the liabilities, so little financial progress has been made during the preceding quinquennium.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

C. Trickey, Esq., D.S., A.O.F.,
Portland District, Portland.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of the Portland District, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick Funds:—								
Sick allowances payable until the 70th year—								
During first six months' sickness, 5 Courts at 20s. per week, 1 (Court Hope) at 12s. per week	371	458·01	24 8	6,191	..	7,166	13,742	
During second six months' sickness, 5 Courts at 10s. per week, 1 (Court Hope) at 6s. per week						831		
After second six months' sickness, 5 Courts at 5s. per week, 1 (Court Hope) at 4s. per week						1,197		
Permanent allowances after the 70th year of, 5 Courts at £6, and 1 (Court Hope) at £3 12s. per annum, taken as equivalent to future sick claims						4,248		
Funeral Fund:—						4,362		
Sums payable at death of—								
Members, at £20	271	74·20	4 0	1,041	..	948	5,151	
Wives, at £10	4	2·40	12 0			..		
Second Wives, at £10	31	9·30	6 0			172		
Widows, at £10 .. ..	..	..	..			..
Probable future registered wives and widows .. ..	..	..	..	..	..	..	95	..
Total	677	543·90	28 8	7,292	..	18,924	19,160	11,868

TABULAR SUMMARY of the Valuation of the Portland

No.	Court.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Hope	Portland	1858	116	89	27 0	47	53½	− 42	+ 16	+ 79	3	3
2	Prosperity	Portland	1859	26	17	24 5	51½	56	+ 4	+ 14	+ 132	3½	3
3	Brotherhood	Hamilton	1860	59	40	24 3	43	48	+ 4	− 17	+ 148	3½	3
4	Perseverance	Digby	1861	39	35	23 10	44½	48½	− 2	− 40	+ 103	3½	3
5	Caledonia	Sandford	1863	85	62	23 5	46½	49½	− 17	+ 38	+ 58	4	3
6	Prince Alfred	Port Fairy	1868	46	32	22 7	36	37½	+ 61	+ 66	+ 33	4½	3½
Total Court Sick Funds				371	275	24 8	44½	49½	− 15	+ 12	+ 84	3½	..
District Funeral Fund .. ..				..	..	4 0	..	..	..	..	..	2½	3
The whole Society { Valuation, 31st December, 1896				..	..	28 8	..	..	..	..	..	3½	..
{ Valuation, 31st December, 1891				469	308	27 1	44½	44½	− 5	− 6	+ 57	4	..

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed.
2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Courts.
3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6, £3 12s. in Court Hope, per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.
4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.
5. The deficiency shown I believe to be due to inadequate contributions and insufficient capital, in the Funeral Fund more especially ; serious loss of the younger members, necessarily resulting in material addition to the age generally of the remainder and heavy increase in prospective liabilities both in the Sick Funds and in the Funeral Fund.
6. The number of members in 1896, classified in respect to weekly contributions to the Sick and Funeral Fund and age-groups, are given in subjoined table.

MEMBERS, WEEKLY CONTRIBUTIONS, AND AGE-GROUPS.

Age-Groups.	6d.	7d.	7½d.	8½d.	9d.	10d.	10½l.	11½d.	Total.
17-20	2	...	...	...	...	...	...	...	2
20-25	11	1	...	...	...	...	...	...	12
25-30	23	2	...	...	...	...	...	...	25
30-35	27	12	...	...	...	...	...	...	39
35-40	33	14	5	...	3	...	...	...	55
40-45	15	15	2	...	1	...	2	...	35
45-50	15	5	3	...	...	...	1	...	24
50-55	12	6	4	...	4	...	...	...	26
55-60	23	9	3	...	3	...	...	...	38
60-65	25	13	1	...	3	...	...	...	42
65-70	20	20	4	...	...	...	...	1	45
70-75	6	10	3	...	...	...	1	...	20
75-80	1	2	...	2	1	2	...	...	8
All Ages.	213	109	25	2	15	2	4	1	371

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act 1890.*

Office of the Actuary for Friendly Societies,
Melbourne, 17th May, 1898.

Extracts from the Report of the Actuary on the District.

Total of Court Sick Funds.—The small surplus shown I believe to be due to material decrease of members, and consequently of liability for future sickness (more particularly in Court Hope, the largest branch, through the two-fifths reduction also therein in sick pay), thus producing an increase, *relatively to membership and liabilities*, of the capital ; and to increase in contributions as a whole, also due to Court Hope.

District Funeral Fund.—The deficiency shown I believe to be due to inadequate contributions and deficient capital.

District, A.O.F., as at the 31st December, 1896.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
3,098	...	...	1,962	682	2,644	...	454	5 18	- 3 18	12 8	4 5	17 1	1
1,242	...	...	363	1,053	1,416	174	...	40 10	+ 6 14	5 10	17 0	22 10	2
2,357	...	...	1,004	2,820	3,824	1,467	...	47 16	+ 24 17	8 6	23 11	32 5	3
1,454	...	...	643	1,170	1,813	359	...	30 0	+ 9 4	8 10	16 1	24 11	4
3,854	...	...	1,375	1,596	2,971	...	883	18 16	- 10 8	7 2	8 3	15 5	5
1,737	...	...	844	366	1,210	...	527	7 19	- 11 9	9 9	4 2	13 11	6
13,742	...	...	6,191	7,687	13,878	[2,000	1,864]	20 14	+ 0 7	9 0	11 2	20 2	...
...	5,418	...	1,101	125	1,226	136	...	0 7	- 11 6	4 1	0 6	4 7	...
13,742	5,418	19,160	7,292	7,812	15,104	...	4,056	21 1	- 10 19	7 7	8 2	15 9	1896
17,780	5,012	22,792	9,012	8,738	17,750	...	5,042	18 13	- 10 15	7 11	7 8	15 7	1891

THE FOURTH VALUATION OF THE I.O.R.

Letter from the Actuary for Friendly Societies to the District Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 31st October, 1898.

SIR,

I have the honour to forward herewith my Report on the financial condition of the Sick Funds of the Tents and of District Funeral Fund of the I.O.R., and of the Society as a whole in this colony, together with an abstract of the results of my valuation as at the 31st December, 1896, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. The slight financial retrogression since 1891 appears in the main to be due to the general fall in the rates of interest realized during the five years 1892-96, and in my consequent future assumptions; some adverse effect has also to be ascribed to the obscure drop in the relative contribution rate.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

Wm. Bell, Esq., J.P., D.S., I.O.R.,
136 Swanston-street, City.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of the I.O.R.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
SICK FUNDS								
Sick allowances payable until the 70th year —	7,952 H 161	£	s. d.	£	£	£	£	£
During first six months' sickness, at 20s. per week		10,706.00	26 8	177,604	..	181,645	296,374	
During second six months' sickness, at 20s. per week						33,704		
During third six months' sickness, at 10s. per week						10,071		
After third six months' sickness, at 5s. per week						16,026		
Permanent allowances after the 70th year of £7 4s. per annum, taken as equivalent to future sick claims						58,134		
FUNERAL FUND.								
Sums payable at death of—								
Members at £20 .. .. .	..	1,754 99	4 4	27,455	..	60,734	55,511	
Wives at £15	1,113	233 16	4 2	3,490	..	6,729	6,150	
Widows at £15	63	13 27	4 3	172	..	459	459	
Increased funeral allowances, accrued and prospective, at £5 (Gen. Law No. 25) ..	..	..	..	..	[8,480	+ 3,636]	12,116	
Total	9,289	12,707 42	31 0	208,721	..	367,448	370,610	161,889

NUMBER OF FINANCIAL MEMBERS AT EACH RATE OF SICK AND FUNERAL CONTRIBUTION PER BENEFIT

Present Age.	3s.	6s. 1d.	6s. 4d.	6s. 5d.	6s. 8d.	6s. 10d.	7s. 1d.	7s. 4d.	7s. 7d.	7s. 10d.	8s. 1d.	8s. 5d.	8s. 8d.	9s.	9s. 3d.
Age at Entry	16-45	16	17	18	19	20	21	22	23	24	25	26	27	28	29
16-20 .. .. .	...	167	41	17	1	...	...	...	...	...	...	...	...	...	...
20-25	4	393	192	385	200	37	63	8	2	...	...	...	...	...	...
25-30	95	174	321	54	285	45	169	54	81	103	41	34	22	1	1
30-35	447	7	11	4	98	5	145	7	139	45	100	72	84	112	29
35-40	552	2	2	1	45	5	4	...	24	12	34	66	18	102	11
40-45	483	1	1	...	29	...	1	...	2	1	1	2	...	12	3
45-50	360	1	...	...	19	1	2	...	...	2	1	2	...	1	...
50-55	314	...	1	...	13	1	...	...	1	...	...	...	...	2	...
55-60	265	...	...	...	11	...	...	...	...	...	...	...	...	...	...
60-65	254	...	...	...	14	...	...	...	...	...	...	...	1	...	...
65-70	201	...	...	...	6	...	...	...	...	...	...	...	...	...	...
70-75	81	...	...	...	2	...	...	...	...	...	...	...	...	...	...
75-80	35	...	...	...	...	...	...	...	...	...	...	...	...	...	...
80-85	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...
85-90 .. .. .	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
93	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...
All Ages ...	3,094	745	569	461	723	94	384	69	249	163	177	176	125	230	44

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Tents.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £7 4s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due to, speaking generally, the insufficiency to provide the benefits of the payments of those members now in the Society who were initiated prior to 1886, and to whom the adequate graduated scale adopted in that year was unwisely not made to apply. See also my comments on the Total Tent Sick Funds and the District Funeral Fund.

6. At the 1881 valuation the contributions of members to the Sick and Funeral Fund were—Initiation fee, 10s., from 16 to 45, increasing by thirteen steps to a maximum of 70s. to the Sick Fund, and to the Funeral Fund a minimum of 2s., and a maximum of 60s.; quarterly contribution, 7s. to the Sick Fund, nothing to the Funeral Fund. In March, 1885, the contributions were increased by 1s. per quarter, payable to the Funeral Fund. In April, 1886, the present adequate graduated scale of contributions to the Sick and Funeral Fund as given in the next paragraph was adopted, in respect, however, to members initiated subsequent to that date only, entrance fees being abolished.

7. The number of members at the valuation of 1896, and the contributions severally paid thereby according to the statement of the Tent Secretaries are given in the subjoined table.

8. The compilation of the table has been unexpectedly attended by some difficulty and uncertainty, and much consequent delay. The valuation lists of members of the Tents, with their several quarterly payments, were received in due course with the 1896 Returns early in 1897. When these lists, however, came under scrutiny at the close of the year, the stated contributions were found in a number of instances not to tally with the graduated scale of General Law No. 41, the variances in some cases being very considerable. Such discrepant lists were thereupon sent back direct to the secretaries for correction, who altered the figures to the actual sums they were receiving each quarter from the members, some expressing surprise at the inaccuracies and asking whence the particulars were derived. Notwithstanding the pains taken to insure accuracy, the table as it stands is not quite free from suspicion. Take an instance or two from the 6s. 8d. column :—C. C., age at end of 1896, 70-75, entered at age 38 in 1871, *i.e.*, prior to adoption of new scale in 1886, and his payment should be 8s., not 6s. 8d.; D. P., age 60-65, paid 8s. prior to clearance, and 6s. 8d. after; W. B. C., age 60-65, cleared at 72, paid 8s. before and 6s. 8d. after clearance. Indications are not wanting that the payments of members of ten years' standing and upwards, initiated at 16-25, have been by some means brought down to scale; of the co-relative action, however, the increase to scale of the payments of those who had joined at 25-45 there are discoverable no signs.

QUARTER AND AT EACH ENTRY AGE AT QUINQUENNIAL AGE-GROUPS (NOT INCLUDING HALF-MEMBERS).

9s. 7d.	10s.	10s. 5 ^d .	10s. 9d.	11s. 2d.	11s. 7d.	12s. 1d.	12s. 6d.	13s.	13s. 6d.	14s. 1d.	14s. 7d.	15s. 2d.	15s. 11d.	16s. 6d.	Total.
30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	—
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	226
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,284
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,480
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,379
39	22	12	1	...	...	...	...	...	...	...	...	...	...	...	1,088
46	37	38	40	18	10	11	8	...	2	...	...	...	...	...	747
17	18	27	28	21	16	25	19	11	15	8	3	3	...	...	495
1	1	...	1	4	4	3	16	23	14	13	5	9	9	3	380
2	...	1	2	...	...	1	...	1	3	4	11	6	7	8	276
...	...	...	...	...	...	...	...	...	...	...	2	...	...	...	269
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	207
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	83
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	35
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2
...
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	I
105	78	78	72	43	30	40	43	35	34	25	21	18	16	11	7,952

9. The modifications applied to the results obtained from the Valuation Tables depend on the favorable or unfavorable character of the "actual" in comparison with the "expected" rates of sickness, mortality, and exclusions (Tabular Summary, cols. 11, 12, 13). These factors, in relation to the Society as a whole during the five years prior to the 1881, 1886, 1891 and 1896 valuations, are as herein given:—

THE RELATION OF THE ACTUAL TO THE EXPECTED EXPERIENCE, 1881, 1886, 1891 AND 1896.

During the Five Years—	Actual Experience when Expected = 100.		
	Sickness.	Mortality.	Exclusions.
1877-1881	107	68	333
1882-1886	106	76	249
1887-1891	109	74	281
1892-1896	96	57	238

10. This table shows that in respect to the same number of members similarly distributed according to age, the members who left the Society through arrears, resignation, or expulsion during the first, second, third and fourth quinquennial periods dealt with were $3\frac{1}{3}$, $2\frac{1}{2}$, $2\frac{1}{5}$ and $2\frac{2}{3}$, as numerous as the English M. U. exclusions during 1866-70; the number who died were $\frac{1}{3}$ less numerous in the first period, $\frac{1}{4}$ in the second and third, and less than $\frac{2}{3}$ in the last; the number of weeks' sickness paid for were 7, 6 and 9 per cent. higher in the first three periods, but 4 per cent. lower in the last period, a change from an unfavorable to a favorable experience in a very important item of expenditure, upon which I have the pleasure to congratulate the management.

11. To enable members to see which Tents have been a source of strength to the Society, which a source of weakness, and to what cause their favorable or unfavorable position due, I have as usual given a list of the Tents arranged in order according to the elements which affect the position of a branch in a valuation (see the 1889 Report, pars. 10-12.) The Tents are shown in the order of—(1) average annual rate of interest realized during 1892-96; (2) average valuation age of members; (3) Rate of relative sickness; (4) Capital per member; and (5), (6), (7), Ratio to liabilities per £ of the value of contributions, capital, and assets.

12. With regard to the interest earned on the total funds during 1892-96 it will be seen that—

10 Tents obtained 6 to $6\frac{1}{2}$ per cent.				22 Tents obtained 2 to $2\frac{3}{4}$ per cent.			
31	"	5 to $5\frac{3}{4}$	"	14	"	$\frac{1}{4}$ to $1\frac{3}{4}$	"
39	"	4 to $4\frac{1}{4}$	"	29	"	no interest.	
37	"	3 to $3\frac{3}{4}$	"				

TABULAR SUMMARY of the Valuation of the Independent

No.	Tent.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=) that of the M.U., England, 1865-70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Star of Australia Felix	Melbourne ...	1847	202 H 4	48	s. d. 28 2	37	40½	- 25	+ 10	+ 350	5½	4
2	Mount Alexander ...	Castlemaine ...	1860	68	10	26 7	41¾	44½	- 61	- 13	+ 244	4¾	3½
3	Pioneer ...	Ballarat ...	1861	86	12	27 8	51¼	53¾	- 56	+ 10	+ 77	0	3
4	Good Samaritan ...	South Melbourne	1861	244 H 2	53	27 2	32½	36½	- 69	- 24	+ 296	4¾	4
5	Star of Bendigo ...	Bendigo ...	1861	327 H 3	45	26 4	37¾	37½	- 33	- 1	+ 148	6¼	4½
6	Star of Maryborough ...	Maryborough	1862	84 H 2	3	26 6	32½	33½	- 62	+ 40	+ 173	4	3½
7	Hope of Tarrengower ...	Maldon ...	1862	118	12	26 6	39¼	39½	+ 28	+ 36	+ 107	4¾	3½
8	Enterprise ...	Daylesford...	1862	121 H 1	24	27 0	39	39	+ 4	+ 11	+ 138	3½	3
9	Victoria ...	North Melbourne	1862	183 H 5	33	26 11	36½	38½	- 55	- 33	+ 89	5	4
11	Rose of Denmark ...	Fitzroy ...	1863	222 H 8	59	26 5	32½	35½	- 59	- 16	+ 327	5	4
12	Progress ...	Campbell's Creek	1863	52	13	24 8	34¼	34	- 12	+ 30	+ 89	3¾	3
14	Refuge ...	Eaglehawk	1863	89	17	26 6	44¼	40½	- 36	- 11	+ 56	6	3
16	Williamstown ...	Williamstown	1863	125 H 2	28	26 9	33¼	36	- 35	+ 2	+ 307	4¼	3½
18	Excelsior ...	Ballarat ...	1864	165 H 1	13	27 2	39¾	42	- 37	+ 5	+ 270	5½	3½
19	Garibaldi ...	Buninyong	1864	62	4	26 5	39¼	42½	- 75	- 32	+ 320	4¼	3½
21	Princess Alexandra ...	Creswick ...	1864	21	2	27 3	44½	48½	...	...	...	3¾	3
22	Oriental ...	Wandiligong	1864	29 H 2	4	27 3	44½	48½	- 81	+ 10	+ 124	4¼	3½
25	Albert ...	Ceres ...	1865	13	...	26 4	42½	50¾	...	...	...	3¾	3
27	Victoria ...	Talbot ...	1865	17	2	26 5	36¼	41½	...	...	...	5½	4
28	Morning Star ...	Clunes ...	1865	73	12	26 6	41	37¼	+ 54	+ 56	+ 113	0	3
30	Rising Star ...	Port Melbourne	1865	82 H 1	10	26 3	32¾	34¾	- 71	- 35	+ 245	2	3
32	Star of Sebastopol ...	Sebastopol	1865	94	7	26 8	34	34¾	- 44	- 47	+ 96	3½	3
33	Rescue ...	Dunolly ...	1865	11	1	27 5	52½	55¾	...	...	...	4½	3½
34	Perseverance...	Prahran ...	1865	214 H 4	37	26 11	32½	34½	- 11	- 7	+ 188	5¼	4

H indicates half-benefit members.

* When a Tent possesses fewer than 30 members,

13. The lowest rate of interest assumed in the valuation being 3 per cent., the 65 Tents which failed to realize that rate have been placed in too favorable a position ; this may however be considered to be counterbalanced in the aggregate figures by the 105 Tents which obtained a higher rate than that assumed.

14. The average valuation ages in the Tents cover a very wide range from a minimum of 22 to a maximum of 55½. There is also a great divergence, as there must necessarily be, in the capital relatively to the membership, from £67 12s. per member to 12s. less than nothing.

15. Columns 5, 6, 7 deal with the assets and their constituent parts compared with the liabilities (the only fair and legitimate test of financial standing) ; in 68 Tents the assets are greater than the liabilities, in the remaining 114 Tents the liabilities exceed the assets. Members should note the position occupied by the particular Tent in which they are interested in the 7th column, and then find the order in which it stands in the 5th and 6th columns respectively ; this examination will show whether its position is due to its sickness being high, or, which is the same thing, to its contribution income being low relatively thereto, or to its capital being proportionately high or low. The figures in brackets in column (7a) indicate the relative financial position of the several Tents in 1891 (assets) ; it can be thereby seen also whether a Tent has gained or lost ground (that is of course relatively) since the preceding valuation.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under the *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 31st October, 1898.

Extracts from the Report of the Actuary on the Total Tent Sick Funds and District Funeral Fund.

Total of Tent Sick Funds.—The small recession in financial position in 1896 compared with 1891, I believe to be due to the reduction in the relative contribution accompanied by natural increase in age, the decided decrease in the rate of investment returns, and, more particularly, I think, to the number of existing members who joined between the ages of 25 and 45 at inadequate rates of payment, the effect of whose increase-for-advanced age-liability is telling adversely against the financial progress of the Society.

District Funeral Fund.—The deficiency shown I believe to be due to the insufficiency of the contributions, present and past, of those members who were initiated at 21 years of age and upwards, and to whom the graduated scale of 1886 was not made to apply (see preceding valuation, par. 5, 1892 Report, p. 5).

Order of Rechabites, as at the 31st December, 1896.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
7,730	4,145	4,020	8,165	435	...	19 14	+ 2 3	10 9	10 5	21 2	1
2,789	1,261	1,161	2,422	...	367	17 1	- 5 8	9 1	8 4	17 5	2
4,382	1,441	- 53	1,388	...	2,994	- 0 12	- 34 16	6 7	- 0 3	6 4	3
8,010	5,116	4,927	10,043	2,033	...	20 2	+ 8 6	12 9	12 4	25 1	4
10,549	6,125	10,929	17,054	6,505	...	33 5	+ 19 16	11 7	20 9	32 4	5
3,259	1,930	820	2,750	...	509	9 13	- 6 0	11 10	5 1	16 11	6
4,987	2,431	696	3,127	...	1,860	5 18	- 15 15	9 9	2 10	12 7	7
5,355	2,747	973	3,720	...	1,635	8 0	- 13 9	10 3	3 8	13 11	8
6,097	3,710	4,911	8,621	2,524	...	26 9	+ 13 12	12 3	16 1	28 4	9
7,504	4,581	953	5,534	...	1,970	4 4	- 8 14	12 2	2 7	14 9	11
2,164	1,157	581	1,738	...	426	11 3	- 8 4	10 8	5 5	16 1	12
3,749	1,897	- 3	1,894	...	1,855	- 0 1	- 20 17	10 1	0 0	10 1	14
4,755	2,773	2,084	4,857	102	...	16 11	+ 0 16	11 8	8 9	20 5	16
6,837	3,329	3,915	7,244	407	...	23 13	+ 2 9	9 9	11 6	21 3	18
2,390	1,185	689	1,874	...	516	11 2	- 8 6	9 11	5 9	15 8	19
1,005	387	178	565	...	440	8 10	- 20 19	7 8	3 7	11 3	21
1,343	540	- 16	524	...	819	- 0 11	- 27 6	8 1	- 0 3	7 10	22
635	239	879	1,118	483	...	67 12	+ 37 3	7 6	27 8	35 2	25
643	311	619	930	287	...	36 8	+ 16 18	9 8	19 3	28 11	27
3,400	1,641	- 14	1,627	...	1,773	- 0 4	- 24 6	9 8	- 0 1	9 7	28
3,090	1,945	1,944	3,889	799	...	23 11	+ 9 14	12 7	12 7	25 2	30
3,437	2,264	189	2,453	...	984	2 0	- 10 9	13 2	1 1	14 3	32
346	164	326	490	144	...	29 13	+ 13 2	9 6	18 10	28 4	33
7,072	4,582	4,021	8,603	1,531	...	18 12	+ 7 2	12 11	11 5	24 4	34

or when it has been less than five years in existence, its experience is not abstracted,

TABULAR SUMMARY of the Valuation of the Independent

No.	Tent.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=) that of the M.U., England, 1866-70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
36	St. Arnaud ...	St. Arnaud ...	1865	27	3	28 11	38 $\frac{1}{4}$	39 $\frac{1}{4}$	...	...	...	6	4 $\frac{1}{2}$
37	Campaspe ...	Kyneton ...	1865	88	2	26 7	38	40 $\frac{1}{4}$	- 56	- 20	+ 154	4 $\frac{1}{4}$	3 $\frac{1}{2}$
				H 9									
39	Cobden ...	California Gully ...	1865	137	19	25 1	34 $\frac{1}{4}$	31 $\frac{1}{2}$	- 5	+ 92	+ 107	3 $\frac{1}{4}$	3
41	Haste to the Rescue ...	Stawell ...	1865	76	6	27 5	38 $\frac{1}{4}$	41	- 39	+ 9	+ 218	0	3 $\frac{1}{4}$
42	Olive Branch ...	Kangaroo Flat ...	1865	75	20	25 6	33 $\frac{1}{4}$	32 $\frac{1}{4}$	+ 73	- 16	+ 133	4	3 $\frac{1}{4}$
43	Progress ...	Beaufort ...	1865	57	3	27 1	31 $\frac{1}{4}$	36 $\frac{1}{4}$	- 51	- 3	+ 229	5	3 $\frac{1}{2}$
				H 1									
44	Western Pioneer ...	Hamilton ...	1865	58	5	27 6	29 $\frac{1}{4}$	32 $\frac{1}{2}$	- 77	- 22	+ 541	5 $\frac{3}{4}$	4
				H 1									
45	Hampden ...	Camperdown ...	1865	49	...	26 6	37 $\frac{1}{4}$	38 $\frac{3}{4}$	- 78	- 21	+ 28	5	4
				H 1									
50	Hawthorn ...	Hawthorn ...	1866	113	13	26 6	30 $\frac{1}{4}$	33 $\frac{3}{4}$	- 46	- 17	+ 264	5 $\frac{1}{2}$	4
				H 1									
52	Star of Newstead ...	Newstead ...	1866	13	3	26 6	34 $\frac{1}{2}$	37 $\frac{1}{4}$	...	...	...	5 $\frac{1}{4}$	4
				H 2									
53	Rose of Linton ...	Linton ...	1866	33	2	25 10	28 $\frac{3}{4}$	32 $\frac{1}{2}$	- 53	- 53	+ 102	4	3
54	Brunswick ...	Brunswick ...	1866	180	23	27 1	31 $\frac{1}{4}$	34 $\frac{3}{4}$	- 71	+ 21	+ 278	5	4
				H 1									
56	Yarborough ...	Chewton ...	1866	31	2	26 7	33 $\frac{3}{4}$	38	- 28	+ 61	+ 245	4 $\frac{1}{2}$	3 $\frac{1}{2}$
57	Alliance ...	Richmond ...	1866	128	30	27 3	31	35 $\frac{1}{2}$	- 44	- 16	+ 328	5 $\frac{1}{4}$	4
				H 1									
58	Self-Reliance ...	Geelong ...	1866	227	13	26 4	32	34	- 61	+ 5	+ 278	5	3 $\frac{1}{2}$
				H 5									
60	Moral Reform ...	Carlton ...	1867	69	18	28 5	36	38 $\frac{1}{4}$	- 49	- 26	+ 247	4 $\frac{3}{4}$	3 $\frac{1}{2}$
66	Royal Alfred ...	Ararat ...	1867	33	2	27 7	40	37 $\frac{1}{4}$	- 36	- 56	+ 226	4 $\frac{3}{4}$	3 $\frac{1}{2}$
				H 1									
67	Nil Desperandum ...	Berwick ...	1867	28	1	25 5	33 $\frac{1}{4}$	31 $\frac{3}{4}$	- 15	- 23	+ 375	4 $\frac{1}{4}$	3
				H 2									
68	Lancefield ...	Lancefield ...	1868	30	1	27 5	37 $\frac{3}{4}$	37 $\frac{3}{4}$	- 39	+ 71	+ 170	6 $\frac{1}{4}$	4 $\frac{1}{2}$
69	Speedwell ...	Eldorado ...	1868	11	...	24 3	29 $\frac{1}{4}$	32 $\frac{3}{4}$	...	...	...	0	3
70	Albion ...	Beechworth ...	1868	62	11	27 0	39 $\frac{1}{4}$	39 $\frac{3}{4}$	0	+ 1	+ 150	5 $\frac{1}{2}$	4
71	Hope of Echuca ...	Echuca ...	1868	65	5	24 8	30 $\frac{1}{4}$	31	- 80	- 27	+ 260	4	3
73	Father Matthew ...	Sale ...	1868	13	...	26 7	39 $\frac{3}{4}$	46	...	...	...	4 $\frac{1}{4}$	3 $\frac{1}{2}$
74	Star of Peace ...	Maffra ...	1868	13	...	27 1	34 $\frac{1}{2}$	35 $\frac{1}{4}$	...	...	...	5	4
				H 1									
75	Fidelity ...	Preston ...	1868	70	4	25 5	30 $\frac{3}{4}$	33	- 40	- 47	+ 441	3 $\frac{3}{4}$	3
77	Guiding Star ...	Avoca ...	1868	19	2	26 7	36 $\frac{1}{4}$	36 $\frac{1}{2}$	...	...	...	4 $\frac{3}{4}$	3 $\frac{1}{2}$
78	Undaunted ...	Collingwood ...	1868	71	17	27 1	34 $\frac{3}{4}$	37 $\frac{1}{4}$	- 11	+ 5	+ 222	6 $\frac{1}{4}$	4 $\frac{1}{2}$
79	Rose of Yan Yean ...	Morang ...	1868	11	1	29 6	37 $\frac{1}{4}$	38 $\frac{1}{4}$	...	...	...	2 $\frac{1}{2}$	3
80	Go Ahead ...	Brighton ...	1868	64	4	27 5	29 $\frac{1}{4}$	34	0	- 48	+ 366	3 $\frac{1}{2}$	3
				H 2									
81	Havelock ...	Footscray ...	1868	113	53	27 6	31 $\frac{3}{4}$	36	- 74	- 7	+ 347	5	3
85	Unity ...	Coburg ...	1868	80	9	25 1	31 $\frac{1}{4}$	34 $\frac{3}{4}$	- 40	- 1	+ 193	2 $\frac{1}{4}$	3
88	Mount Pleasant ...	Ballarat ...	1868	58	5	25 0	30 $\frac{1}{4}$	33	- 75	- 39	+ 112	2 $\frac{1}{4}$	3
89	Hope of Egerton ...	Egerton ...	1868	47	...	26 4	33	34 $\frac{3}{4}$	+ 33	+ 105	+ 236	5	3 $\frac{1}{2}$
91	Never Fail ...	Cobden ...	1868	25	...	28 3	45 $\frac{3}{4}$	47 $\frac{1}{4}$	...	...	...	4 $\frac{3}{4}$	3 $\frac{1}{2}$
94	Lady Bay ...	Warrnambool ...	1869	26	5	28 7	36 $\frac{3}{4}$	39	...	...	...	3 $\frac{1}{2}$	3
95	Southern Cross ...	Koroit ...	1869	10	...	27 11	25	31 $\frac{1}{4}$	...	...	...	3 $\frac{3}{4}$	3
				H 1									
96	Gomer ...	Woodford ...	1869	39	6	26 5	32 $\frac{1}{4}$	35 $\frac{1}{2}$	- 67	+ 22	+ 100	5	3 $\frac{1}{2}$
97	Lilydale ...	Lilydale ...	1869	32	4	27 8	37 $\frac{1}{2}$	36	+ 14	- 69	+ 195	4	3
				H 1									
102	Ebenezer ...	Heathcote ...	1869	18	1	28 2	36	34	...	...	...	4 $\frac{1}{4}$	3
104	Hope of Australia ...	Harcourt ...	1869	42	1	26 7	35 $\frac{1}{2}$	38 $\frac{1}{4}$	- 55	- 16	+ 73	3	3
				H 12									
108	Dawn of Day ...	Whittlesea ...	1869	26	...	25 5	30	31	...	...	...	5 $\frac{1}{4}$	4
111	Malmsbury ...	Malmsbury ...	1869	33	2	26 6	32 $\frac{1}{4}$	37	- 69	- 27	+ 227	5	4
114	Hope of Stanley ...	Stanley ...	1869	29	10	27 6	35 $\frac{1}{4}$	38 $\frac{3}{4}$	- 61	- 39	+ 135	3 $\frac{1}{2}$	3
117	Star of Blackwood ...	Blackwood ...	1870	35	...	24 8	35	35 $\frac{3}{4}$	- 71	+ 35	+ 58	3	3
119	Healesville ...	Healesville ...	1870	7	...	25 0	33 $\frac{1}{4}$	34 $\frac{1}{4}$	...	...	...	5 $\frac{3}{4}$	4
120	Dawn of Hope ...	Benalla ...	1870	36	1	26 9	35	39 $\frac{3}{4}$	- 76	- 26	+ 421	4 $\frac{1}{4}$	3 $\frac{1}{2}$
				H 2									
127	Pride of the Yarra ...	Prahran ...	1870	97	13	26 7	31	33 $\frac{1}{2}$	- 17	+ 36	+ 196	5	4
				H 2									
129	Doncaster ...	Doncaster ...	1870	34	...	26 6	30 $\frac{3}{4}$	35 $\frac{1}{2}$	0	- 50	+ 284	4 $\frac{1}{4}$	3 $\frac{1}{2}$
130	Box Hill ...	Box Hill ...	1870	57	5	25 11	30 $\frac{3}{4}$	33 $\frac{1}{4}$	- 49	- 26	+ 260	3 $\frac{1}{4}$	3
				H 1									
131	St. Kilda ...	St. Kilda ...	1870	41	9	25 10	30 $\frac{1}{4}$	32 $\frac{1}{2}$	+ 3	+ 30	+ 419	2 $\frac{3}{4}$	3
135	Excelsior ...	Nilumbik ...	1870	34	3	26 2	30 $\frac{1}{4}$	34	- 23	- 32	+ 291	5 $\frac{1}{2}$	3 $\frac{1}{2}$
137	Laurel ...	Bendigo ...	1870	193	24	25 7	31 $\frac{1}{4}$	30 $\frac{3}{4}$	+ 36	+ 50	+ 98	6 $\frac{3}{4}$	4 $\frac{1}{2}$
				H 1									
138	On to Victory ...	Bung Bong ...	1870	14	3	28 3	45 $\frac{1}{2}$	51 $\frac{1}{4}$	...	...	...	3 $\frac{1}{4}$	3
140	Concord ...	Bacchus Marsh ...	1870	11	1	25 8	42 $\frac{1}{4}$	32 $\frac{1}{2}$	...	...	...	3 $\frac{3}{4}$	3
141	St John's ...	Nunawading ...	1870	11	...	23 10	33 $\frac{1}{4}$	29	...	...	...	3 $\frac{3}{4}$	3
143	Mitchell ...	Bairnsdale ...	1870	53	9	27 4	32 $\frac{1}{2}$	38 $\frac{3}{4}$	- 80	- 53	+ 601	4 $\frac{1}{4}$	4
144	Hope of Kilmore ...	Kilmore ...	1870	13	...	27 2	45	40 $\frac{1}{4}$	...	...	...	5 $\frac{1}{4}$	4
				H 1									

H indicates half-benefit members.

* When a Tent possesses fewer than 30 members,

Order of Rechabites as at the 31st December, 1896—continued.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	1
15	16	17	18	19	20	21	22	23	24	25	26	27	
884	536	198	734	...	150	7 7	- 5 11	12 2	4 5	16 7	36
3,517	1,873	4,861	6,734	3,217	...	52 11	+ 34 16	10 8	27 8	38 4	37
6,155	3,176	- 17	3,159	...	2,996	- 0 2	- 21 17	10 4	- 0 1	10 3	39
3,416	1,668	...	1,668	...	1,748	0 0	- 23 0	9 9	0 0	9 9	41
2,843	1,777	531	2,308	...	535	7 2	- 7 3	12 6	3 9	16 3	42
2,154	1,268	1,227	2,495	341	...	21 7	+ 5 19	11 9	11 5	23 2	43
1,752	1,313	586	1,899	147	...	10 0	+ 2 10	15 0	6 8	21 8	44
1,772	968	794	1,762	...	10	16 1	- 0 4	10 11	9 0	19 11	45
3,582	2,410	1,307	3,717	135	...	11 10	+ 1 4	13 6	7 3	20 9	50
505	275	485	760	255	...	34 13	+ 18 4	10 11	19 2	30 1	52
1,137	797	817	1,614	477	...	24 15	+ 14 9	14 0	14 5	28 5	53
6,261	3,834	2,523	6,357	96	...	14 0	+ 0 11	12 3	8 1	20 4	54
1,341	654	977	1,631	290	...	31 10	+ 9 7	9 9	14 7	24 4	56
4,221	2,722	1,693	4,415	194	...	13 4	+ 1 10	12 11	8 0	20 11	57
8,362	5,106	2,605	7,711	...	651	11 7	- 2 17	12 3	6 2	18 5	58
2,531	1,568	808	2,376	...	155	11 14	- 2 5	12 5	6 5	18 10	60
1,154	734	386	1,120	...	34	11 10	- 1 0	12 9	6 8	19 5	66
1,076	701	315	1,016	...	60	10 17	- 2 1	13 0	5 11	18 11	67
1,078	584	604	1,188	110	...	20 3	+ 3 13	10 10	11 3	22 1	68
438	243	- 4	239	...	199	- 0 7	- 18 2	11 1	- 0 2	10 11	69
2,283	1,162	1,115	2,277	...	6	18 0	- 0 2	10 2	9 9	19 11	70
2,353	1,499	1,101	2,600	247	...	16 19	+ 3 16	12 9	9 4	22 1	71
570	236	566	802	232	...	43 11	+ 17 17	8 4	19 10	28 2	73
456	288	537	825	369	...	39 16	+ 27 7	12 8	23 6	36 2	74
2,502	1,647	1,561	3,208	706	...	22 6	+ 10 2	13 2	12 6	25 8	75
724	416	637	1,053	329	...	33 11	+ 17 6	11 6	17 7	29 1	77
2,336	1,382	1,904	3,286	950	...	26 16	+ 13 8	11 10	16 4	28 2	78
470	276	638	914	444	...	58 0	+ 40 7	11 9	27 2	38 11	79
2,369	1,631	1,304	2,935	566	...	20 1	+ 8 14	13 9	11 1	24 10	80
4,600	2,762	319	3,081	...	1,519	2 16	- 13 9	12 0	1 5	13 5	81
3,262	1,802	1,784	3,586	324	...	22 6	+ 4 1	11 1	10 11	22 0	85
2,115	1,334	903	2,237	122	...	15 11	+ 2 2	12 7	8 7	21 2	88
2,040	1,037	227	1,264	...	776	4 17	- 16 10	10 2	2 3	12 5	89
1,103	472	519	991	...	112	20 15	- 4 10	8 7	9 5	18 0	91
1,126	636	370	1,006	...	120	14 5	- 4 12	11 4	6 6	17 10	94
402	281	99	380	...	22	9 9	- 2 2	14 0	4 11	18 11	95
1,497	847	522	1,369	...	128	13 8	- 3 6	11 4	7 0	18 4	96
1,165	794	378	1,172	7	...	11 13	+ 0 4	13 8	6 6	20 2	97
723	459	259	718	...	5	14 8	- 0 6	12 8	7 2	19 10	102
1,985	1,064	819	1,883	...	102	17 1	- 2 3	10 9	8 3	19 0	104
812	545	409	954	142	...	15 15	+ 5 9	13 5	10 1	23 6	108
1,092	656	734	1,390	298	...	22 5	+ 9 1	12 0	13 5	25 5	111
1,148	678	578	1,256	108	...	19 19	+ 3 15	11 10	10 1	21 11	114
1,527	750	112	862	...	665	3 4	- 19 0	9 10	1 6	11 4	117
233	138	431	569	336	...	61 11	+ 48 0	11 10	37 0	48 10	119
1,394	774	1,687	2,461	1,067	...	45 12	+ 28 17	11 1	24 3	35 4	120
3,425	2,040	885	2,925	...	500	9 1	- 5 2	11 11	5 2	17 1	127
1,145	750	1,101	1,851	706	...	32 8	+ 20 15	13 1	19 3	32 4	129
2,166	1,374	839	2,213	47	...	14 12	+ 0 16	12 8	7 9	20 5	130
1,698	983	438	1,421	...	277	10 14	- 6 15	11 7	5 2	16 9	131
1,157	752	200	952	...	205	5 18	- 6 1	13 0	3 5	16 5	135
5,878	3,839	333	4,172	...	1,706	1 14	- 8 16	13 1	1 1	14 2	137
721	265	317	582	...	139	22 13	- 9 19	7 4	8 10	16 2	138
437	259	436	695	258	...	39 13	+ 23 9	11 10	20 0	31 10	140
412	256	219	475	63	...	19 18	+ 5 15	12 5	10 8	23 1	141
1,713	1,048	1,056	2,104	391	...	19 18	+ 7 8	12 3	12 4	24 7	133
463	261	876	1,137	674	...	64 18	+ 49 19	11 3	37 10	49 1	144

or when it has been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Valuation of the Independent

No.	Tent.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (–) than, or equal to (=) that of the M.U., England, 1866–70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
145	Star of Wallan Wallan	Wallan Wallan	1870	14	...	27 9	37	31½	...	...	...	2½	3
146	Hope of Flemington	Hotham Hill	1871	37	11	25 1	27	30½	0	– 60	+ 32	5	4
147	Royal	Norwood	1871	20	7	26 1	32½	34½	...	...	...	2½	3
				H 1									
148	Fern Tree	Scoresby	1871	17	1	25 5	30	33½	...	...	...	4½	3
				H 1									
151	Social	Frankston	1871	6	1	27 2	34½	41½	...	...	...	4½	3½
152	Hope of Murchison	Murchison	1871	7	...	25 2	40	38	...	...	...	3	3
156	Matthew Burnett	Kerang	1871	16	...	26 0	31½	33	...	...	...	4	3
164	Salem	Cranbourne	1871	4	...	27 5	35½	40½	...	...	...	3½	3
165	Hope of Dandenong	Dandenong	1871	40	5	26 10	32½	33½	– 58	– 6	+ 119	4½	3½
166	Sutton	Long Gully	1871	101	4	25 0	32	30½	– 40	– 9	+ 21	3	3
167	Palm Branch	Mulgrave	1871	9	1	27 5	34½	44½	...	...	...	4½	3½
169	Hope of Greensborough	Greensborough	1871	14	...	25 11	38½	39½	...	...	...	4½	3½
				H 2									
172	Rising Sun	Coghill's Creek	1871	15	1	27 1	40½	37½	...	...	...	3½	3
				H 1									
174	Zion's Hill	Heidelberg	1871	10	1	26 6	36	39½	...	...	...	2½	3
177	Star of Mornington	Mornington	1872	19	2	28 2	33½	38	...	...	...	3	3
				H 2									
183	Ark of Safety	Euroa	1872	14	1	24 7	34½	31½	...	...	...	1½	3
				H 2									
185	Star of the Wimmera	Horsham	1872	34	6	28 0	35	37½	– 72	– 41	+ 646	6½	3½
				H 2									
186	Bon Accord	Mitta Mitta	1872	9	...	28 0	39½	38	...	...	...	1	3
188	Flower of the Forest	Bullarook	1872	22	...	28 0	31½	34½	...	...	...	5	4
				H 1									
189	North Fitzroy	North Fitzroy	1872	99	21	27 5	33½	34½	– 68	– 23	+ 290	4½	3
				H 1									
195	Hope of Eltham	Eltham	1873	19	...	26 9	31½	36½	...	...	...	3½	3
203	Hope of Violet Town	Violet Town	1874	23	3	26 11	33½	32½	...	...	...	0	3
204	Alexandra	Alexandra	1874	23	4	27 1	36	35½	...	...	...	2	3
207	Good Result	Shepparton	1875	23	3	26 6	29½	32½	...	...	...	3	3
				H 1									
217	Star of Northcote	Northcote	1876	76	16	25 9	28	29	– 30	– 8	+ 272	4½	3½
218	Providence	Yea	1876	8	...	24 9	28½	34½	...	...	...	4	3
220	Test of Avenel	Avenel	1876	12	...	27 1	32	34½	...	...	...	3½	3
227	Hope of Landsborough	Landsborough	1877	14	...	24 5	29½	32½	...	...	...	1½	3
234	Dawn of Hope	Portland	1877	52	9	24 11	27½	29½	0	+ 5	+ 183	6½	4½
235	Traralgon	Traralgon	1877	14	1	25 9	37½	34	...	...	...	5½	4
236	Star of Warracknabeal	Warracknabeal	1877	43	2	28 6	31½	32½	0	– 48	+ 371	5½	4
				H 1									
239	Never Surrender	Harrietteville	1878	19	...	26 4	40½	38½	...	...	...	4½	3½
				H 1									
241	Hope of Bethanga	Bethanga	1879	21	1	24 2	26	27	...	...	...	0	3
242	Mount Rouse	Penshurst	1879	32	...	24 11	28½	31½	0	– 18	+ 84	3½	3
245	Kangerong	Dromana	1879	21	...	26 5	33½	35½	...	...	...	6½	4½
246	Hope of Wandin	Wandin Yallock	1879	32	...	26 0	30½	32½	– 67	– 46	+ 77	4	3
				H 2									
251	Rose of Kyabram	Kyabram	1888	8	1	30 4	37½	34½	...	...	...	2½	3
				H 1									
254	Mordialloc	Mordialloc	1881	22	4	26 7	28½	31½	...	...	...	5½	4
255	Numurkah	Numurkah	1882	27	...	28 7	33½	36½	...	...	...	4	3
				H 1									
260	Star of Kew	Kew	1882	64	6	25 11	29½	30½	– 55	– 51	+ 305	6	4
				H 8									
264	Essendon	Moonee Ponds	1883	62	8	25 6	33½	36½	– 77	– 28	+ 251	2½	3
267	Hope of Warragul	Warragul	1883	20	1	30 5	32	36½	...	...	...	3	3
269	Albert Park	Albert Park	1884	26	6	25 2	28½	31½	...	...	...	3½	3
				H 2									
271	Youanmite	Youanmite	1885	14	1	27 3	30	31½	...	...	...	3	3
				H 1									
272	Blue Ribbon	Boort	1885	12	2	28 1	30½	32½	...	...	...	4½	3½
				H 1									
274	Onward Bound	Ringwood	1885	5	1	24 10	28½	27½	...	...	...	2	3
				H 3									
276	Gordon	Cudgewa	1886	7	...	27 4	37½	38½	...	...	...	2½	3
277	Hope of Walhalla	Walhalla	1886	28	1	30 0	27	30½	...	...	...	2½	3
278	Hope of Camberwell	Camberwell	1886	32	3	27 1	28½	32	– 54	– 59	+ 286	4½	3½
				H 2									
279	Star of the South	Port Albert	1886	6	...	24 5	32½	29½	...	...	...	3½	3
280	Corris	Kensington	1886	55	6	26 9	29½	31	– 38	– 33	+ 284	5½	4
281	Hope of Oakleigh	Oakleigh	1886	22	7	29 1	28½	33½	...	...	...	3	3
				H 2									
282	Malvern	Malvern	1886	75	16	27 5	31½	35	– 30	– 24	+ 470	3½	3
				H 4									
283	Hope of the Forest	Trentham	1886	49	2	26 7	28½	31½	– 63	– 11	+ 196	3½	3
				H 2									

H indicates half-benefit members.

* When a Tent possesses fewer than 30 members,

Order of Rechabites as at the 31st December, 1896—*continued*.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	1
15	16	17	18	19	20	21	22	23	24	25	26	27	
542	368	306	674	132	...	21 17	+ 9 9	13 7	11 4	24 11	145
990	782	641	1,423	433	...	17 6	+ 11 14	15 10	12 11	28 9	146
833	486	1,153	1,639	866	...	56 5	+ 39 6	11 8	27 8	39 4	147
686	419	280	699	13	...	16 0	+ 0 15	12 3	8 2	20 5	148
246	126	144	270	24	...	24 0	+ 4 0	10 3	11 8	21 11	151
300	149	253	402	102	...	36 3	+ 14 11	9 11	16 11	26 10	152
631	394	179	573	...	58	11 4	- 3 13	12 6	5 8	18 2	156
197	73	115	188	...	9	28 15	- 2 5	7 5	11 8	19 1	164
1,428	937	866	1,803	375	...	21 13	+ 9 8	13 2	12 1	25 3	165
3,813	2,391	244	2,635	...	1,178	2 8	- 11 13	12 7	1 3	13 10	166
399	178	395	573	174	...	43 18	+ 19 7	8 11	19 10	28 9	167
593	302	515	817	224	...	34 7	+ 14 19	10 2	17 5	27 7	169
645	360	65	425	...	220	4 4	- 14 4	11 2	2 0	13 2	172
421	222	518	740	319	...	51 16	+ 31 18	10 7	24 7	35 2	174
799	468	106	574	...	225	5 6	- 11 5	11 9	2 8	14 5	177
575	344	439	783	208	...	29 5	+ 13 17	12 0	15 3	27 3	183
1,233	801	1,001	1,802	569	...	28 12	+ 16 5	13 0	16 3	29 3	185
379	222	18	240	...	139	2 0	- 15 9	11 9	0 11	12 8	186
851	501	548	1,049	198	...	24 7	+ 8 16	11 9	12 11	24 8	188
3,841	2,462	1,303	3,765	...	76	13 2	- 0 15	12 10	6 9	19 7	189
788	454	566	1,020	232	...	29 16	+ 12 4	11 6	14 5	25 11	195
913	571	- 1	570	...	343	- 0 1	- 14 18	12 6	0 0	12 6	203
919	558	341	899	...	20	14 17	- 0 17	12 2	7 5	19 7	204
918	588	161	749	...	169	6 17	- 7 4	12 10	3 6	16 4	207
2,466	1,801	807	2,608	142	...	10 12	+ 1 17	14 7	6 7	21 2	217
322	176	150	326	4	...	18 15	+ 0 10	10 11	9 4	20 3	218
482	301	244	545	63	...	20 7	+ 5 5	12 6	10 1	22 7	220
526	313	123	436	...	90	8 16	- 6 9	11 11	4 8	16 7	227
1,402	1,034	341	1,375	...	27	6 11	- 0 10	14 9	4 10	19 7	234
469	285	37	322	...	147	2 13	- 10 10	12 2	1 7	13 9	235
1,266	991	462	1,453	187	...	10 12	+ 4 6	15 8	7 3	22 11	236
767	411	251	662	...	105	12 17	- 5 8	10 9	6 6	17 3	239
761	511	40	551	...	210	1 18	- 10 0	13 5	1 1	14 6	241
1,193	752	304	1,056	...	137	9 10	- 4 6	12 7	5 2	17 9	242
653	409	769	1,178	525	...	36 12	+ 25 0	12 6	23 7	36 1	245
1,174	804	591	1,395	221	...	17 18	- 6 14	13 8	10 1	23 9	246
343	234	64	298	...	45	7 11	- 5 6	13 8	3 9	17 5	251
683	486	380	866	183	...	17 5	+ 8 6	14 3	11 1	25 4	254
1,145	692	585	1,277	132	...	21 5	+ 9 7	12 1	10 3	22 4	255
1,871	1,458	721	2,179	308	...	10 12	+ 4 11	15 7	7 9	23 4	260
2,446	1,397	400	1,797	...	649	6 9	- 10 9	11 5	3 3	14 8	264
840	532	177	709	...	131	8 17	- 6 11	12 8	4 3	16 11	267
1,052	636	145	781	...	271	5 7	- 10 1	12 1	2 9	14 10	269
554	381	55	436	...	118	3 16	- 8 3	13 9	2 0	15 9	271
441	305	111	416	...	25	8 18	- 2 0	13 10	5 0	18 10	272
231	166	56	222	...	9	8 12	- 1 8	14 4	4 11	19 3	274
303	161	114	275	...	28	16 6	- 4 0	10 8	7 6	18 2	276
1,064	804	174	978	...	86	6 4	- 3 1	15 1	3 4	18 5	277
1,024	782	309	1,091	67	...	9 7	+ 2 1	15 3	6 1	21 4	278
228	142	89	231	3	...	14 17	+ 0 10	12 5	7 10	20 3	279
1,590	1,218	366	1,584	...	6	6 13	- 0 2	15 4	4 7	19 11	280
916	609	206	815	...	101	8 19	- 4 8	13 4	4 6	17 10	281
2,969	1,893	400	2,293	...	676	5 4	- 8 16	12 9	2 8	15 5	282
1,890	1,253	190	1,443	...	447	3 16	- 8 19	13 3	2 1	15 4	283

or when it has been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Valuation of the Independent

No.	Tent.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (—) than, or equal to (=) that of the M.U., England, 1866-70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Successions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
284	Star of Drouin ...	Drouin ...	1886	27	4	28 3	30	32 $\frac{3}{4}$	...	...	...	3	3
285	Prince Leopold ...	Casterton ...	1887	12	1	25 2	27	30 $\frac{1}{4}$	...	...	...	1 $\frac{3}{4}$	3
286	Jubilee ...	Wunghnu ...	1887	14	...	25 1	31 $\frac{1}{4}$	30	...	...	...	2	3
295	Hope of Our Island ...	Cowes ...	1887	4	...	24 0	33 $\frac{1}{4}$	29	...	...	...	2 $\frac{3}{4}$	3
298	Hope of Elsternwick ...	Elsternwick ...	1891	28	7	27 3	27 $\frac{1}{2}$	30 $\frac{1}{4}$	- 41	+ 2	+ 544	2 $\frac{1}{2}$	3
299	Clifton Hill ...	Clifton Hill ...	1887	H 5 60	25	27 10	29 $\frac{1}{4}$	31 $\frac{1}{4}$	- 37	- 17	+ 179	3 $\frac{3}{4}$	3
300	Burnley ...	Burnley ...	1888	H 1 36	4	25 5	25 $\frac{3}{4}$	24 $\frac{3}{4}$	+ 91	- 10	+ 285	3 $\frac{1}{4}$	3
303	Centennial ...	Rochester ...	1888	H 9 1	...	26 7	25 $\frac{1}{4}$	29 $\frac{1}{2}$	...	...	...	0	3
304	Pride of Myrtleford ...	Myrtleford...	1888	H 10 42	...	27 5	27	30 $\frac{1}{2}$	...	...	...	4 $\frac{3}{4}$	3
305	Hope of Nathalia ...	Nathalia ...	1888	H 2 2	1	27 0	27 $\frac{1}{2}$	29 $\frac{1}{4}$	- 58	- 30	+ 362	$\frac{1}{2}$	3
307	Hope of Yarraville ...	Yarraville ...	1888	H 62 2	23	26 5	28 $\frac{3}{4}$	30	- 25	+ 32	+ 142	3	3
308	Arapiles ...	Natimuk ...	1889	H 9 9	...	26 3	31 $\frac{1}{2}$	31 $\frac{1}{2}$	...	...	...	0	3
309	Surrey Hills ...	Surrey Hills ...	1889	H 26 2	6	24 9	30	31	...	...	...	2 $\frac{1}{4}$	3
311	Pride of East Brunswick	East Brunswick	1889	H 23 1	5	27 9	25 $\frac{1}{4}$	30	...	...	...	$\frac{1}{4}$	3
312	Ascot Vale ...	Ascot Vale ...	1889	H 34 37	7	27 2	32 $\frac{3}{4}$	33	- 37	- 60	+ 420	1 $\frac{1}{4}$	3
313	Hope of Newport ...	Newport ...	1890	H 1 1	2	25 9	28	27	0	- 6	+ 315	$\frac{3}{4}$	3
314	Rose of Livingstone ...	Omeo ...	1890	H 4 24	...	23 8	23 $\frac{3}{4}$	23 $\frac{3}{4}$	...	...	...	0	3
315	Star of Lowan ...	Nhill ...	1890	H 1 1	4	27 4	30	29 $\frac{1}{2}$	...	...	...	2 $\frac{3}{4}$	3
317	Sunbeam ...	Wangaratta ...	1890	H 9 9	2	28 11	30 $\frac{3}{4}$	33 $\frac{3}{4}$	...	...	...	0	3
319	Phoenix ...	Pyramid Hill ...	1890	H 7 5	1	27 0	36	33 $\frac{1}{2}$	...	...	...	3 $\frac{3}{4}$	3
321	Strathmerton ...	Strathmerton ...	1891	H 1 1	...	26 4	...	33 $\frac{1}{4}$	...	...	...	1 $\frac{1}{4}$	3
322	Alpine ...	Bright ...	1891	H 6 1	2	28 7	...	28	...	...	...	0	3
323	Mildura ...	Mildura ...	1891	H 9 9	...	27 4	...	29 $\frac{1}{4}$	...	...	...	1	3
324	Star of the West ...	West Melbourne	1891	H 18 18	4	26 1	...	29	...	...	...	0	3
325	Fairfield ...	Fairfield ...	1891	H 17 17	6	30 1	...	30 $\frac{1}{2}$	...	...	...	3	3
326	Federal ...	Macorna ...	1891	H 11 2	3	25 6	...	29 $\frac{1}{4}$	...	...	...	2	3
327	Star of Broughton ...	Broughton ...	1891	H 9 9	...	29 11	...	32 $\frac{3}{4}$	...	...	...	1 $\frac{1}{4}$	3
328	Hope of Netherby ...	Lorquon ...	1891	H 5 5	...	26 11	...	27 $\frac{1}{4}$	...	...	...	0	3
329	Orbost ...	Orbost ...	1892	H 4 2	...	25 5	...	29	...	...	...	0	3
330	Canterbury Chimes ...	Canterbury ...	1892	H 10 3	3	28 10	...	34	...	...	...	2 $\frac{1}{4}$	3
331	Mountain of Hope ...	Strathbogie ...	1892	H 9 2	...	23 9	...	24 $\frac{1}{2}$	...	...	...	$\frac{3}{4}$	3
332	Mirboo North ...	Mirboo North ...	1892	H 11 11	2	29 3	...	29 $\frac{3}{4}$	...	...	...	0	3
333	Castle Donnington ...	Swan Hill ...	1893	H 15 1	3	25 8	...	32	...	...	...	0	3
334	Garden of the East ...	East Brighton ...	1893	H 15 1	3	26 2	...	27 $\frac{1}{2}$	...	...	...	2	3
335	Korumburra ...	Korumburra ...	1893	H 10 10	1	30 9	...	33 $\frac{1}{2}$	...	...	...	0	3
336	Hope of Brim ...	Brim ...	1893	H 24 24	...	28 1	...	27 $\frac{1}{2}$	...	...	...	0	3
337	Star of Hopetoun ...	Hopetoun ...	1893	H 10 10	...	28 2	...	29 $\frac{1}{2}$	...	...	...	0	3
338	Comrades ...	Wedderburn ...	1893	H 4 1	1	26 0	...	27 $\frac{1}{2}$	...	...	...	0	3
340	Prosperity ...	Merrigum ...	1893	H 4 2	...	26 0	...	25 $\frac{3}{4}$	...	...	...	0	3
344	Hope of Baringhup ...	Baringhup ...	1894	H 5 5	...	23 5	...	22	...	...	...	0	3
346	Gladstone ...	Cohuna ...	1894	H 2 2	...	30 0	...	28 $\frac{1}{2}$	...	...	...	0	3
347	Border United ...	Wahgunyah ...	1894	H 12 12	3	26 11	...	25 $\frac{3}{4}$	...	...	...	0	3
348	Golden Hope ...	North Poowong ...	1894	H 2 4	...	29 4	...	24	...	...	...	0	3
349	Romsey ...	Romsey ...	1895	H 5 5	1	27 11	...	27 $\frac{3}{4}$	...	...	...	0	3
350	Hope of Yarram ...	Yarram ...	1895	H 4 4	...	30 11	...	28 $\frac{3}{4}$	...	...	...	0	3
351	Sons of Freedom ...	Leopold ...	1895	H 8 8	...	28 9	...	25 $\frac{1}{4}$	...	...	...	0	3
352	Star of Lawloit ...	Kaniva ...	1895	H 1 1	...	22 7	...	39 $\frac{1}{2}$	...	...	...	0	3
Total Tent Sick Funds ...				7,952 H 161	1,113	26 8	33 $\frac{3}{4}$	35 $\frac{1}{2}$	- 43	- 4	+ 238	4 $\frac{3}{4}$	...
District Funeral Fund ...				...	...	4 4	...	...	...	...	...	5 $\frac{1}{4}$	4
The whole Society, Valuation 31st December, 1896				7,952 H 161	1,113	31 0	33 $\frac{3}{4}$	35 $\frac{1}{2}$	- 43	- 4	+ 238	4 $\frac{3}{4}$	...
The whole Society, Valuation 31st December, 1891				8,001 H 161	933	31 4	35	33 $\frac{3}{4}$	- 26	+ 9	+ 181	...	...

H indicates half-benefit members.

* When a Tent possesses fewer than 30 members,

Order of Reclabites as at the 31st December, 1896—continued.

Liabilities.			Assets.			Ratio to Liabilities per £ of the—							No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (—), per Member.	Value of Contributions.	Capital.	Assets.	
15 £	16 £	17 £	18 £	19 £	20 £	21 £	22 £	23 £ s.	24 £ s.	25 s. d.	26 s. d.	27 s. d.	1
1,066	708	195	903	...	163	7 4	— 6 1	13 4	3 7	16 11	284
454	294	26	320	...	134	2 3	— 11 3	12 11	1 2	14 1	285
524	344	82	426	...	98	5 17	— 7 0	13 2	3 1	16 3	286
147	96	46	142	...	5	11 10	— 1 5	13 1	6 3	19 4	295
1,161	803	130	933	...	228	4 5	— 7 10	13 10	2 3	16 1	298
2,253	1,595	97	1,692	...	561	1 12	— 9 5	14 2	0 10	15 0	299
1,289	904	93	997	...	292	2 12	— 8 2	14 0	1 6	15 6	300
356	247	12	259	...	97	1 5	— 10 4	13 11	0 8	14 7	303
380	264	59	323	...	57	5 18	— 5 14	13 11	3 1	17 0	304
1,500	1,143	142	1,285	...	215	3 6	— 5 0	15 3	1 11	17 2	305
2,465	1,582	94	1,676	...	789	1 10	— 12 15	12 10	0 9	13 7	307
352	221	42	263	...	89	4 13	— 9 18	12 7	2 4	14 11	308
1,000	615	191	806	...	194	7 7	— 7 9	12 4	3 10	16 2	309
888	625	...	625	...	263	0 0	— 11 4	14 1	0 0	14 1	311
1,186	836	115	971	...	215	3 8	— 6 6	14 5	2 0	16 5	312
1,340	963	78	1,041	...	299	2 2	— 7 19	14 5	1 1	15 6	313
136	100	14	114	...	22	3 10	— 5 10	14 8	2 1	16 9	314
912	655	92	747	...	165	3 15	— 6 15	14 5	2 0	16 5	315
359	242	39	281	...	78	4 7	— 8 13	13 6	2 2	15 8	317
281	173	7	180	...	101	1 0	— 14 9	12 4	0 6	12 10	319
217	135	67	202	...	15	12 4	— 2 15	12 5	6 2	18 7	321
238	186	17	203	...	35	2 12	— 5 8	15 8	1 5	17 1	322
336	238	49	287	...	49	5 9	— 5 9	14 2	2 11	17 1	323
667	458	67	525	...	142	3 14	— 7 18	13 9	2 0	15 9	324
647	488	38	526	...	121	2 5	— 7 2	15 1	1 2	16 3	325
443	304	82	386	...	57	6 17	— 4 15	13 9	3 8	17 5	326
351	256	63	319	...	32	7 0	— 3 11	14 7	3 7	18 2	327
183	134	17	151	...	32	3 8	— 6 8	14 8	1 10	16 6	328
179	129	32	161	...	18	6 8	— 3 12	14 5	3 7	18 0	329
467	304	44	348	...	119	3 17	— 10 7	13 0	1 11	14 11	330
346	248	22	270	...	76	2 4	— 7 12	14 4	1 3	15 7	331
412	309	30	339	...	73	2 15	— 6 13	15 0	1 5	16 5	332
602	372	25	397	...	205	1 12	— 13 5	12 4	0 10	13 2	333
566	404	14	418	...	148	0 18	— 9 11	14 3	0 6	14 9	334
399	283	49	332	...	67	4 18	— 6 14	14 2	2 6	16 8	335
869	671	57	728	...	141	2 8	— 5 18	15 5	1 4	16 9	336
379	272	19	291	...	88	1 18	— 8 16	14 4	0 11	15 4	337
167	114	8	122	...	45	1 16	— 10 0	13 8	0 11	14 7	338
175	135	11	146	...	29	2 4	— 5 16	15 5	1 3	16 8	340
167	126	9	135	...	32	1 16	— 6 8	15 1	1 1	16 2	344
72	60	7	67	...	5	3 10	— 2 10	16 8	1 11	18 7	346
426	327	11	338	...	88	0 18	— 7 7	15 4	0 6	15 10	347
145	115	10	125	...	20	2 10	— 5 0	15 10	1 5	17 3	348
180	142	18	160	...	20	3 12	— 4 0	15 9	2 0	17 9	349
149	120	3	123	...	26	0 15	— 6 10	16 1	0 8	16 6	350
281	230	9	239	...	42	1 3	— 5 5	16 4	0 5	17 0	351
42	20	5	25	...	17	5 0	— 17 0	9 6	2 5	11 11	352
296,374	177,604	112,792	290,396	[34,542	40,520]	14 1	— 0 15	12 0	7 7	19 7	
...	62,120	...	31,117	25,337	56,454	...	5,978	3 3	— 2 4	8 5	6 10	15 3	
296,374	62,120	358,494	208,721	138,129	346,850	...	23,760	17 4	— 2 19	11 3	7 6	18 9	1896
250,350	43,336	293,686	185,794	110,430	296,224	2,538	...	13 13	+ 0 6	12 8	7 6	20 2	1891

or when it has been less than five years in existence, its experience is not abstracted.

TABLE showing the relative position of the Tents of the Independent Order of Rechabites as at the 31st December, 1896, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per Member, and Ratio of Contributions, Capital, and Assets to Liabilities in the £.

Relative Position.	Tent.	1. Rate of Interest per Annum Realized.	Tent.	2. Average Age.	Tent.	3. Sickness—Actual Rate— the Expected Rate being taken as 100.	Tent.	4. Capital per Member.	Tent.	5. Ratio of Value of Contributions to Liabilities per £.	Tent.	6. Ratio of Capital to Liabilities per £.	Tent.	7. Ratio of Assets to Liabilities per £.	Relative Position.	7A. Relative Position, 1891.— Assets.
		%		Yrs.		Wks.		£ s.		s. d.		s. d.		s. d.		
1	Laurel ...	6 $\frac{3}{4}$	Hope of Baringhup	22	Lilydale ...	31	Albert ...	67 12	Gladstone ...	16 8	Hope of Kilmore	37 10	Hope of Kilmore ...	49 1	1	1
2	Kangerong ...	6 $\frac{3}{4}$	Rose of Livingstone	23 $\frac{3}{4}$	Hope of Flemington	40	Hope of Kilmore ...	64 18	Sons of Freedom ...	16 4	Healesville ...	37 0	Healesville ...	48 10	2	8
3	Star of Bendigo ...	6 $\frac{3}{4}$	Golden Hope ...	24	Ascot Vale ...	40	Healesville ...	61 11	Hope of Yarram ...	16 1	Albert ...	27 8	Royal ...	39 4	3	7
4	Lancefield ...	6 $\frac{3}{4}$	Mountain of Hope	24 $\frac{1}{2}$	Hope of Camberwell	41	Rose of Yan Yean ...	58 0	Hope of Flemington	15 10	Campaspe ...	27 8	Rose of Yan Yean ...	38 11	4	16
5	Undaunted ...	6 $\frac{3}{4}$	Burnley ...	24 $\frac{3}{4}$	Royal Alfred ...	44	Royal ...	56 5	Golden Hope ...	15 10	Royal ...	27 8	Campaspe ...	38 4	5	2
6	Star of the Wimmera	6 $\frac{3}{4}$	Sons of Freedom ...	25 $\frac{1}{4}$	Rose of Linton ...	47	Campaspe ...	52 11	Romsey ...	15 9	Rose of Yan Yean ...	27 2	Star of Peace ...	36 2	6	9
7	Dawn of Hope (234)	6 $\frac{3}{4}$	Prosperity ...	25 $\frac{3}{4}$	Mitchell ...	47	Zion's Hill ...	51 16	Star of Warrackna- beal	15 8	Zion's Hill ...	24 7	Kangerong ...	36 1	7	18
8	Refuge ...	6	Border United ...	25 $\frac{3}{4}$	Star of Kew ...	49	Dawn of Hope (120)	45 12	Alpine ...	15 8	Dawn of Hope (120)	24 3	Dawn of Hope (120)	35 4	8	6
9	St. Arnaud ...	6	Hope of Bethanga	25	Doncaster ...	50	Palm Branch ...	43 18	Star of Kew ...	15 7	Kangerong ...	23 7	Albert ...	35 2	9	15
10	Star of Kew ...	6	Hope of Newport ...	27	Go Ahead ...	52	Father Matthew ...	43 11	Hope of Brim ...	15 5	Star of Peace ...	23 6	Zion's Hill ...	35 2	10	3
11	Western Pioneer ...	5 $\frac{3}{4}$	Onward Bound ...	27 $\frac{1}{4}$	Star of Warrackna- beal	52	Star of Peace ...	39 16	Prosperity ...	15 5	Star of Bendigo ...	20 9	Star of Bendigo ...	32 4	11	5
12	Healesville ...	5 $\frac{3}{4}$	Hope of Netherby ...	27 $\frac{1}{4}$	Star of Sebastopol	53	Concord ...	39 13	Corris ...	15 4	Concord ...	20 0	Doncaster ...	32 4	12	4
13	Traralgon ...	5 $\frac{3}{4}$	Garden of the East	27 $\frac{1}{2}$	Fidelity ...	53	Kangerong ...	36 12	Border United ...	15 4	Father Matthew ...	19 10	Concord ...	31 10	13	17
14	Star of Warrackna- beal	5 $\frac{3}{4}$	Hope of Brim ...	27 $\frac{1}{2}$	Hope of Wandin ...	54	Victoria (27) ...	36 8	Hope of Camberwell	15 3	Palm Branch ...	19 10	Star of Newstead ...	30 1	14	53
15	Star of Australia Felix	5 $\frac{1}{2}$	Comrades ...	27 $\frac{1}{2}$	Star of the Wimmera	59	Hope of Murchison	36 3	Hope of Nathalia ...	15 3	Victoria (27) ...	19 3	Star of the Wimmera	29 3	15	43
16	Excelsior (18) ...	5 $\frac{1}{2}$	Romsey ...	27 $\frac{3}{4}$	Mount Pleasant ...	61	Star of Newstead ...	34 13	Hope of Walhalla ...	15 1	Doncaster ...	19 3	Guiding Star ...	29 1	16	20
17	Victoria (27) ...	5 $\frac{1}{2}$	Alpine ...	28	Hope of Stanley ...	61	Hope of Greens- borough	34 7	Fairfield ...	15 1	Star of Newstead ...	19 2	Victoria (27) ...	28 11	17	70
18	Hawthorn ...	5 $\frac{1}{2}$	Gladstone ...	28 $\frac{1}{2}$	Rising Star ...	65	Guiding Star ...	33 11	Hope of Baringhup	15 1	Rescue ...	18 10	Hope of Flemington	28 9	18	59
19	Albion ...	5 $\frac{1}{2}$	Hope of Yarram ...	28 $\frac{3}{4}$	Victoria (9) ...	67	Star of Bendigo ...	33 5	Western Pioneer ...	15 0	Guiding Star ...	17 7	Palm Branch ...	28 9	19	65
20	Excelsior (135) ...	5 $\frac{1}{2}$	St. John's ...	29	Corris ...	67	Doncaster ...	32 8	Mirboo North ...	15 0	Hope of Greens- borough	17 5	Rose of Linton ...	28 5	20	40
21	Mordialloc ...	5 $\frac{1}{2}$	Star of Northcote ...	29	Garibaldi ...	68	Yarborough ...	31 10	Dawn of Hope (234)	14 9	Hope of Murchison	16 11	Victoria (9) ...	28 4	21	14
22	Corris ...	5 $\frac{1}{2}$	Hope of our Island	29	Excelsior (135) ...	68	Hope of Eltham ...	29 16	Rose of Livingstone	14 8	Undaunted ...	16 4	Rescue ...	28 4	22	82
23	Perseverance ...	5 $\frac{1}{2}$	Star of the West ...	29	Hope of Nathalia ...	70	Rescue ...	29 13	Hope of Netherby...	14 8	Star of the Wimmera	16 3	Father Matthew ...	28 2	23	32
24	Star of Newstead ...	5 $\frac{1}{4}$	Orbost ...	29	Essendon ...	72	Ark of Safety ...	29 5	Star of Northcote ...	14 7	Victoria (9) ...	16 1	Undaunted ...	28 2	24	11
25	Alliance ...	5 $\frac{1}{4}$	Hope of Nathalia ...	29 $\frac{1}{4}$	Hope of Echuca ...	73	Salem ...	28 15	Star of Broughton	14 7	Ark of Safety ...	15 3	Hope of Greens- borough	27 7	25	21
26	Dawn of Day ...	5 $\frac{1}{4}$	Mildura ...	29 $\frac{1}{4}$	Malmsbury ...	73	Star of the Wimmera	28 12	Ascot Vale ...	14 5	Yarborough ...	14 7	Ark of Safety ...	27 3	26	22
27	Hope of Kilmore ...	5 $\frac{1}{4}$	Federal ...	29 $\frac{1}{4}$	Moral Reform ...	74	Undaunted ...	26 16	Hope of Newport ...	14 5	Rose of Linton ...	14 5	Hope of Murchison	26 10	27	45
28	Victoria (9) ...	5	Dawn of Hope (234)	29 $\frac{3}{4}$	Dawn of Hope (120)	74	Victoria (9) ...	26 9	Star of Lowan ...	14 5	Hope of Eltham ...	14 5	Hope of Eltham ...	25 11	28	54
29	Rose of Denmark ...	5	Centennial ...	29 $\frac{3}{4}$	Box Hill ...	74	Rose of Linton ...	24 15	Orbost ...	14 5	Malmsbury ...	13 5	Fidelity ...	25 8	29	24
30	Progress (43) ...	5	Star of Lowan ...	29 $\frac{1}{2}$	Good Samaritan ...	76	Flower of the Forest	24 7	Onward Bound ...	14 4	Hope of Flemington	12 11	Malmsbury ...	25 5	30	63

31	Hampden ...	5	Star of Hopetoun ...	29 $\frac{1}{2}$	Malvern ...	76	Social ...	24	0	Mountain of Hope	14	4	Flower of the Forest	12	11	Mordialloc ...	25	4	31	74
32	Brunswick ...	5	Star of the South ...	29 $\frac{1}{2}$	Nil Desperandum ...	77	Excelsior (18) ...	23	13	Star of Hopetoun ...	14	4	Rising Star ...	12	7	Hope of Dandenong	25	3	32	13
33	Self Reliance ...	5	Mirboo North ...	29 $\frac{1}{2}$	North Fitzroy ...	77	Rising Star ...	23	11	Mordialloc ...	14	3	Fidelity ...	12	6	Rising Star ...	25	2	33	12
34	Star of Peace ...	5	Jubilee ...	30	Western Pioneer ...	78	On to Victory ...	22	13	Garden of the East	14	3	Good Samaritan ...	12	4	Good Samaritan ...	25	1	34	27
35	Havelock ...	5	Hope of Yarraville	30	Hampden ...	79	Fidelity ...	22	6	Clifton Hill ...	14	2	Mitchell ...	12	4	Star of Wallan	24	11	35	19
36	Hope of Egerton ...	5	Pride of East Brunswick	30	Campaspe ...	80	Unity ...	22	6	Mildura ...	14	2	Hope of Dandenong	12	1	Go Ahead ...	24	10	36	36
37	Gomer ...	5	Prince Leopold ...	30 $\frac{1}{2}$	Mount Rouse ...	82	Malmsbury ...	22	5	Korumburra ...	14	2	Social ...	11	8	Flower of the Forest	24	8	37	47
38	Malmsbury ...	5	Hope of Elsternwick	30 $\frac{1}{2}$	Hawthorn ...	83	Star of Wallan	21	17	Pride of East Brunswick	14	1	Salem ...	11	8	Mitchell ...	24	7	38	61
39	Pride of the Yarra	5	Hope of Flemington	30 $\frac{1}{2}$	Clifton Hill ...	83	Hope of Dandenong	21	13	Rose of Linton ...	14	0	Excelsior (18) ...	11	6	Perseverance ...	24	4	39	37
40	Hope of Flemington	5	Pride of Myrtleford	30 $\frac{1}{2}$	Rose of Denmark ...	84	Progress (43) ...	21	7	Southern Cross ...	14	0	Perseverance ...	11	5	Yarborough ...	24	4	40	44
41	Flower of the Forest	5	Fairfield ...	30 $\frac{1}{2}$	Olive Branch ...	84	Numurkah ...	21	5	Burnley ...	14	0	Progress (43) ...	11	5	Hope of Wandin ...	23	9	41	55
42	Mount Alexander ...	4 $\frac{1}{2}$	Laurel ...	30 $\frac{1}{2}$	Alliance ...	84	Never Fail ...	20	15	Centennial ...	13	11	Star of Wallan	11	4	Dawn of Day ...	23	6	42	58
43	Good Samaritan ...	4 $\frac{1}{2}$	Sutton ...	30 $\frac{1}{2}$	Hope of Australia ...	84	Test of Avenel ...	20	7	Pride of Myrtleford	13	11	Lancefield ...	11	3	Star of Kew ...	23	4	43	49
44	Hope of Tarrengower	4 $\frac{1}{2}$	Star of Kew ...	30 $\frac{1}{2}$	Mount Alexander ...	87	Lancefield ...	20	3	Blue Ribbon ...	13	10	Go Ahead ...	11	1	Progress (43) ...	23	2	44	23
45	Moral Reform ...	4 $\frac{1}{2}$	Hope of Walhalla ...	30 $\frac{1}{2}$	Refuge ...	89	Good Samaritan ...	20	2	Hope of Elsternwick	13	10	Mordialloc ...	11	1	St. John's ...	23	1	45	41
46	Royal Alfred ...	4 $\frac{1}{2}$	Hope of Echuca ...	31	Hope of the Forest	89	Go Ahead ...	20	1	Go Ahead ...	13	9	Unity ...	10	11	Star of Warracknabeal	22	11	46	79
47	Guiding Star ...	4 $\frac{1}{2}$	Dawn of Day ...	31	Burnley ...	90	Hope of Stanley ...	19	19	Youanmite ...	13	9	St. John's ...	10	8	Test of Avenel ...	22	7	47	95
48	Never Fail ...	4 $\frac{1}{2}$	Corris ...	31	Sutton ...	91	St. John's ...	19	18	Star of the West ...	13	9	Star of Australia	10	5	Numurkah ...	22	4	48	33
49	Dawn of Hope (120)	4 $\frac{1}{2}$	Surrey Hills ...	31	Star of Northcote ...	92	Mitchell ...	19	18	Federal ...	13	9	Numurkah ...	10	3	Lancefield ...	22	1	49	30
50	Mitchell ...	4 $\frac{1}{2}$	Southern Cross ...	31 $\frac{1}{2}$	Perseverance ...	93	Star of Australia	19	14	Lilydale ...	13	8	Dawn of Day ...	10	1	Hope of Echuca ...	22	1	50	10
51	Hope of Dandenong	4 $\frac{1}{2}$	Star of Wallan	31 $\frac{1}{2}$	Havelock ...	93	Providence ...	18	15	Hope of Wandin ...	13	8	Hope of Stanley ...	10	1	Unity ...	22	0	51	39
52	Star of Northcote ...	4 $\frac{1}{2}$	Youanmite ...	31 $\frac{1}{2}$	Hope of Dandenong	94	Perseverance ...	18	12	Rose of Kyabram ...	13	8	Test of Avenel ...	10	1	Hope of Stanley ...	21	11	52	68
53	Never Surrender ...	4 $\frac{1}{2}$	Clifton Hill ...	31 $\frac{1}{2}$	Hope of Newport ...	94	Albion ...	18	0	Comrades ...	13	8	Hope of Wandin ...	10	1	Social ...	21	11	53	83
54	Pride of Myrtleford	4 $\frac{1}{2}$	Cobden ...	31 $\frac{1}{2}$	Progress (43) ...	97	Hope of Wandin ...	17	18	Star of Wallan	13	7	Albion ...	9	9	Western Pioneer ...	21	8	54	71
55	Rescue ...	4 $\frac{1}{2}$	Ark of Safety ...	31 $\frac{1}{2}$	Star of Bendigo ...	99	Hope of Flemington	17	6	Hawthorn ...	13	6	Never Fail ...	9	5	Hope of Camberwell	21	4	55	99
56	Yarborough ...	4 $\frac{1}{2}$	Albert Park ...	31 $\frac{1}{2}$	Unity ...	99	Mordialloc ...	17	5	Sunbeam ...	13	6	Hope of Echuca ...	9	4	Excelsior (18) ...	21	3	56	76
57	Social ...	4 $\frac{1}{2}$	Arapiles ...	31 $\frac{1}{2}$	Albion ...	101	Mount Alexander ...	17	1	Dawn of Day ...	13	5	Providence ...	9	4	Star of Australia	21	2	57	50
58	Palm Branch ...	4 $\frac{1}{2}$	Nil Desperandum ...	31 $\frac{1}{2}$	Williamstown ...	102	Hope of Australia	17	1	Hope of Bethanga ...	13	5	Hampden ...	9	0	Mount Pleasant ...	21	2	58	38
59	North Fitzroy ...	4 $\frac{1}{2}$	Mount Rouse ...	31 $\frac{1}{2}$	Hope of Elsternwick	102	Hope of Echuca ...	16	19	Hope of Oakleigh ...	13	4	On to Victory ...	8	10	Star of Northcote ...	21	2	59	52
60	Blue Ribbon ...	4 $\frac{1}{2}$	Mordialloc ...	31 $\frac{1}{2}$	Excelsior (18) ...	105	Williamstown ...	16	11	Star of Drouin ...	13	4	Williamstown ...	8	9	Alliance ...	20	11	60	67
61	Williamstown ...	4 $\frac{1}{2}$	Hope of the Forest	31 $\frac{1}{2}$	Self Reliance ...	105	Gordon ...	16	6	Hope of the Forest	13	3	Mount Pleasant ...	8	7	Hawthorn ...	20	9	61	25
62	Garibaldi ...	4 $\frac{1}{2}$	Hope of Camberwell	32	Undaunted ...	105	Hampden ...	16	1	Star of Sebastopol	13	2	Mount Alexander ...	8	4	Williamstown ...	20	5	62	31
63	Oriental ...	4 $\frac{1}{2}$	Castle Donnington	32	Dawn of Hope (234)	105	Fern Tree ...	16	0	Fidelity ...	13	2	Hope of Australia ...	8	3	Box Hill ...	20	5	63	28
64	Campaspe ...	4 $\frac{1}{2}$	Olive Branch ...	32 $\frac{1}{2}$	Haste to the Rescue	109	Dawn of Day ...	15	15	Hope of Dandenong	13	2	Fern Tree ...	8	2	Fern Tree ...	20	5	64	62
65	Nil Desperandum ...	4 $\frac{1}{2}$	Good Result ...	32 $\frac{1}{2}$	Star of Australia Felix	110	Mount Pleasant ...	15	11	Jubilee ...	13	2	Brunswick ...	8	1	Brunswick ...	20	4	65	26
66	Father Matthew ...	4 $\frac{1}{2}$	Star of Warracknabeal	32 $\frac{1}{2}$	Pioneer ...	110	Alexandra ...	14	17	Doncaster ...	13	1	Alliance ...	8	0	Providence ...	20	3	66	77
67	Ebenezer ...	4 $\frac{1}{2}$	Hope of Wandin ...	32 $\frac{1}{2}$	Oriental ...	110	Star of the South ...	14	17	Laurel ...	13	1	Star of the South ...	7	10	Star of the South ...	20	3	67	101
68	Doncaster ...	4 $\frac{1}{2}$	Western Pioneer ...	32 $\frac{1}{2}$	Enterprise ...	111	Box Hill ...	14	12	Hope of our Island	13	1	Box Hill ...	7	9	Lilydale ...	20	2	68	134
69	Fern Tree ...	4 $\frac{1}{2}$	Rose of Linton ...	32 $\frac{1}{2}$	Brunswick ...	121	Ebenezer ...	14	8	Nil Desperandum ...	13	0	Star of Kew ...	7	9	Hampden ...	19	11	69	51
70	Hope of Greensborough	4 $\frac{1}{2}$	St. Kilda ...	32 $\frac{1}{2}$	Gomer ...	122	Lady Bay ...	14	5	Excelsior (135) ...	13	0	Gordon ...	7	6	Albion ...	19	11	70	81
71	Hope of Camberwell	4 $\frac{1}{2}$	Concord ...	32 $\frac{1}{2}$	Progress (12) ...	130	Brunswick ...	14	0	Star of the Wimmera	13	0	Alexandra ...	7	5	Corris ...	19	11	71	131

TABLE showing the relative position of the Tents of the Independent Order of Rechabites as at the 31st December, 1896, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per Member, and Ratio of Contributions, Capital, and Assets to Liabilities in the £—continued.

Relative Position.	Tent.	1. Rate of Interest per Annum Realized.	Tent.	2. Average Age.	Tent.	3. Sickness—Actual Rate—the Expected Rate being taken as 100.	Tent.	4. Capital per Member.	Tent.	5. Ratio of Value of Contributions to Liabilities per £.	Tent.	6. Ratio of Capital to Liabilities per £.	Tent.	7. Ratio of Assets to Liabilities per £.	Relative Position.	Relative Position, 1891—Assets.
		%		Yrs.		Weeks		£ s.		s. d.		s. d.		s. d.		
72	Star of Maryborough	4	Hope of Landsborough	32½	St. Kilda ...	130	Gomer ...	13 8	Canterbury Chimes	13 0	Hawthorn ...	7 3	Ebenezer ...	19 10	72	92
73	Olive Branch ...	4	Blue Ribbon ...	32½	Hope of Yarraville	132	Alliance ...	13 4	Perseverance ...	12 11	Star of Warracknabeal	7 3	North Fitzroy ...	19 7	73	35
74	Rose of Linton ...	4	Speedwell ...	32½	Star of Blackwood	135	North Fitzroy ...	13 2	Alliance ...	12 11	Ebenezer ...	7 2	Alexandra ...	19 7	74	60
75	Hope of Echuca ...	4	Hope of Violet Town	32½	Hope of Tarrengower	136	Never Surrender ...	12 17	Prince Leopold ...	12 11	Gomer ...	7 0	Dawn of Hope (234)	19 7	75	73
76	Lilydale ...	4	Star of Drouin ...	32½	Pride of the Yarra...	136	Strathmerton ...	12 4	North Fitzroy ...	12 10	Royal Alfred ...	6 9	Royal Alfred ...	19 5	76	136
77	Matthew Burnett ...	4	Star of Broughton	32½	Star of Maryborough	140	Moral Reform ...	11 14	Good Result ...	12 10	Western Pioneer ...	6 8	Hope of our Island	19 4	77	142
78	Providence ...	4	Fidelity ...	33	Laurel ...	150	Lilydale ...	11 13	Hope of Yarraville	12 10	Royal Alfred ...	6 8	Onward Bound ...	19 3	78	89
79	Hope of Wandin ...	4	Mount Pleasant ...	33	Morning Star ...	156	Hawthorn ...	11 10	Good Samaritan ...	12 9	Star of Northcote ...	6 7	Salem ...	19 1	79	149
80	Numurkah ...	4	Matthew Burnett ...	33	Yarborough ...	161	Royal Alfred ...	11 10	Royal Alfred ...	12 9	Lady Bay ...	6 6	Hope of Australia ...	19 0	80	69
81	Enterprise ...	3½	Ascot Vale ...	33	Lancefield ...	171	Hope of our Island	11 10	Hope of Echuca ...	12 9	Lilydale ...	6 6	Nil Desperandum ...	18 11	81	138
82	Progress (12) ...	3½	Box Hill ...	33½	Cobden ...	192	Self Reliance ...	11 7	Malvern ...	12 9	Never Surrender ...	6 6	Southern Cross ...	18 11	82	90
83	Albert ...	3½	Hope of Oakleigh ...	33½	Hope of Egerton ...	205	Matthew Burnett ...	11 4	Star of Peace ...	12 8	Moral Reform ...	6 5	Moral Reform ...	18 10	83	72
84	Southern Cross ...	3½	Strathmerton ...	33½	...	...	Progress (12) ...	11 3	Ebenezer ...	12 8	Hope of our Island	6 3	Blue Ribbon ...	18 10	84	108
85	Concord ...	3½	Star of Maryborough	33½	...	...	Garibaldi ...	11 2	Box Hill ...	12 8	Self Reliance ...	6 2	Strathmerton ...	18 7	85	...
86	St. John's ...	3½	Pride of the Yarra	33½	...	...	Nil Desperandum ...	10 17	Hope of Warragul	12 8	Strathmerton ...	6 2	Gladstone ...	18 7	86	...
87	Star of the South ...	3½	Fern Tree ...	33½	...	...	St. Kilda ...	10 14	Rising Star ...	12 7	Hope of Camberwell	6 1	Self Reliance ...	18 5	87	46
88	Malvern ...	3½	Phoenix ...	33½	...	...	Star of Northcote ...	10 12	Mount Pleasant ...	12 7	Nil Desperandum ...	5 11	Hope of Walhalla ...	18 5	88	85
89	Hope of the Forest	3½	Korumburra ...	33½	...	...	Star of Warracknabeal	10 12	Sutton ...	12 7	Garibaldi ...	5 9	Gomer ...	18 4	89	87
90	Clifton Hill ...	3½	Hawthorn ...	33½	...	...	Star of Kew ...	10 12	Mount Rouse ...	12 7	Matthew Burnett ...	5 8	Matthew Burnett ...	18 2	90	56
91	Phoenix ...	3½	Hope of Dandenong	33½	...	...	Western Pioneer ...	10 0	Arapiles ...	12 7	Progress (12) ...	5 5	Gordon ...	18 2	91	96
92	Star of Sebastopol	3½	Sunbeam ...	33½	...	...	Star of Maryborough	9 13	Olive Branch ...	12 6	St. Kilda ...	5 2	Star of Broughton...	18 2	92	...
93	Go Ahead ...	3½	Progress (12) ...	34	...	...	Mount Rouse ...	9 10	Matthew Burnett ...	12 6	Pride of the Yarra...	5 2	Never Fail ...	18 0	93	66
94	Lady Bay ...	3½	Self Reliance ...	34	...	...	Southern Cross ...	9 9	Hope of Violet Town	12 6	Mount Rouse ...	5 2	Orbost ...	18 0	94	...
95	Hope of Stanley ...	3½	Go Ahead ...	34	...	...	Hope of Camberwell	9 7	Test of Avenel ...	12 6	Star of Maryborough	5 1	Lady Bay ...	17 10	95	75
96	Box Hill ...	3½	Ebenezer ...	34	...	...	Pride of the Yarra	9 1	Kangerong ...	12 6	Blue Ribbon ...	5 0	Hope of Oakleigh ...	17 10	96	86
97	Hope of Eltham ...	3½	Excelsior (135) ...	34	...	...	Hope of Oakleigh ...	8 19	Moral Reform ...	12 5	Southern Cross ...	4 11	Mount Rouse ...	17 9	97	84
98	Test of Avenel ...	3½	Canterbury Chimes	34	...	...	Blue Ribbon ...	8 18	St. John's ...	12 5	Onward Bound ...	4 11	Romsey ...	17 9	98	...
99	Mount Rouse ...	3½	Traralgon ...	34	...	...	Hope of Warragul...	8 17	Star of the South ...	12 5	Dawn of Hope (234)	4 10	Mount Alexander ...	17 5	99	80
100	Albert Park ...	3½	Healesville ...	34½	...	...	Hope of Landsborough	8 16	Strathmerton ...	12 5	Hope of Landsborough	4 8	Rose of Kyabram ...	17 5	100	129
101	Princess Alexandra	3½	Perseverance ...	34½	...	...	Onward Bound ...	8 12	Surrey Hills ...	12 4	Corris ...	4 7	Federal ...	17 5	101	...
102	On to Victory ...	3½	Royal ...	34½	...	...	Princess Alexandra	8 10	Phoenix ...	12 4	Hope of Oakleigh...	4 6	Never Surrender ...	17 3	102	109
103	Salem ...	3½	Flower of the Forest	34½	...	...	Enterprise ...	8 0	Castle Donnington	12 4	St. Arnaud ...	4 5	Golden Hope ...	17 3	103	...
104	Rising Sun ...	3½	North Fitzroy ...	34½	...	...	Rose of Kyabram ...	7 11	Victoria (9) ...	12 3	Hope of Warragul	4 3	Hope of Nathalia ...	17 2	104	110

105	Burnley ...	3 1/4	Providence ...	34 1/2	...	...	...	St. Arnaud ...	7 7	Brunswick ...	12 3	Surrey Hills ...	3 10	Pride of the Yarra ...	17 1	105	34
106	Hope of Australia...	3	Rose of Kyabram ...	34 1/2	...	...	...	Surrey Hills ...	7 7	Self Reliance ...	12 3	Olive Branch ...	3 9	Alpine ...	17 1	106	...
107	Star of Blackwood	3	Rising Star ...	34 1/2	...	...	...	Star of Drouin ...	7 4	Mitchell... ..	12 3	Rose of Kyabram ...	3 9	Mildura ...	17 1	107	...
108	Hope of Murchison	3	Star of Sebastopol ...	34 1/2	...	...	...	Olive Branch ...	7 2	Fern Tree ...	12 3	Enterprise ...	3 8	Pride of Myrtleford ...	17 0	108	93
109	Sutton ...	3	Brunswick ...	34 1/2	...	...	...	Star of Broughton...	7 0	Rose of Denmark ...	12 2	Federal ...	3 8	Sons of Freedom ...	17 0	109	...
110	Star of Mornington	3	Unity ...	34 1/2	...	...	...	Good Result ...	6 17	St. Arnaud ...	12 2	Princess Alexandra	3 7	Star of Maryborough	16 11	110	29
111	Good Result ...	3	Hope of Egerton ...	34 1/2	...	...	...	Federal ...	6 17	Alexandra ...	12 2	Star of Drouin ...	3 7	Hope of Warragul ...	16 11	111	106
112	Hope of Warragul	3	Test of Avenel ...	34 1/2	...	...	...	Corris ...	6 13	Traralgon ...	12 2	Star of Broughton	3 7	Star of Drouin ...	16 11	112	123
113	Youanmite ...	3	Malvern ...	35	...	...	...	Dawn of Hope (234)	6 11	Numurkah ...	12 1	Orbost ...	3 7	St. Kilda ...	16 9	113	57
114	Hope of Oakleigh ...	3	Star of Peace ...	35 1/2	...	...	...	Essendon ...	6 9	Albert Park ...	12 1	Good Result ...	3 6	Rose of Livingstone	16 9	114	64
115	Star of Drouin ...	3	Rose of Denmark ...	35 1/2	...	...	...	Orbost ...	6 8	Havelock ...	12 0	Excelsior (135)	3 5	Hope of Brim ...	16 9	115	...
116	Hope of Yarraville...	3	Alliance ...	35 1/2	...	...	...	Hope of Walhalla ...	6 4	Malmsbury ...	12 0	Hope of Walhalla ...	3 4	Korumburra ...	16 8	116	...
117	Fairfield ...	3	Gomer ...	35 1/2	...	...	...	Hope of Tarrengower	5 18	Ark of Safety ...	12 0	Essendon ...	3 3	Prosperity ...	16 8	117	...
118	St. Kilda ...	2 3/4	Doncaster ...	35 1/2	...	...	...	Excelsior (135) ...	5 18	Pride of the Yarra...	11 11	Jubilee ...	3 1	St Arnaud ...	16 7	118	100
119	Zion's Hill ...	2 3/4	Star of Blackwood	35 1/2	...	...	...	Pride of Myrtleford	5 18	Hope of Lands- borough	11 11	Pride of Myrtleford	3 1	Hope of Lands- borough	16 7	119	135
120	Essendon...	2 3/4	Alexandra ...	35 1/2	...	...	...	Jubilee ...	5 17	Star of Maryborough	11 10	Mildura ...	2 11	Hope of Netherby ...	16 6	120	...
121	Hope of our Island	2 3/4	Kangerong ...	35 1/2	...	...	...	Mildura ...	5 9	Undaunted ...	11 10	Hope of Tarrengower	2 10	Hope of Yarram ...	16 6	121	...
122	Star of Lowan ...	2 3/4	Williamstown ...	36	...	...	...	Albert Park ...	5 7	Hope of Stanley ...	11 10	Albert Park ...	2 9	Excelsior (135) ...	16 5	122	120
123	Rose of Yan Yean ...	2 1/2	Havelock ...	36	...	...	...	Star of Mornington	5 6	Healesville ...	11 10	Star of Mornington	2 8	Ascot Vale ...	16 5	123	151
124	Gordon ...	2 1/2	Lilydale ...	36	...	...	...	Malvern ...	5 4	Concord ...	11 10	Malvern ...	2 8	Star of Lowan ...	16 5	124	102
125	Hope of Walhalla ...	2 1/2	Progress (43) ...	36 1/2	...	...	...	Star of Lawloit ...	5 0	Progress (43) ...	11 9	Rose of Denmark ...	2 7	Mirboo North ...	16 5	125	...
126	Hope of Elsternwick	2 1/2	Numurkah ...	36 1/2	...	...	...	Korumburra ...	4 18	Rose of Yan Yean ...	11 9	Korumburra ...	2 6	Good Result ...	16 4	126	94
127	Unity ...	2 1/4	Good Samaritan ...	36 1/2	...	...	...	Hope of Egerton ...	4 17	Star of Mornington	11 9	Star of Lawloit ...	2 5	Olive Branch ...	16 3	127	117
128	Mount Pleasant ...	2 1/4	Guiding Star ...	36 1/2	...	...	...	Arapiles ...	4 13	Bon Accord ...	11 9	Arapiles ...	2 4	Jubilee ...	16 3	128	127
129	Star of Wallan Wallan	2 1/4	Hope of Eltham ...	36 1/2	...	...	...	Seabeam ...	4 7	Flower of the Forest	11 9	Hope of Egerton ...	2 3	Fairfield ...	16 3	129	...
130	Royal ...	2 1/4	Hope of Warragul...	36 1/2	...	...	...	Hope of Elsternwick	4 5	Williamstown ...	11 8	Hope of Elsternwick	2 3	On to Victory ...	16 2	130	121
131	Rose of Kyabram ...	2 1/4	Essendon ...	36 1/2	...	...	...	Rose of Denmark ...	4 4	Royal ...	11 8	Sunbeam ...	2 2	Surrey Hills ...	16 2	131	132
132	Surrey Hills ...	2 1/4	Malmsbury ...	37	...	...	...	Rising Sun ...	4 4	Star of Bendigo ...	11 7	Hope of the Forest...	2 1	Hope of Baringhup	16 2	132	...
133	Canterbury Chimes	2 1/4	Star of Bendigo ...	37 1/2	...	...	...	Canterbury Chimes	3 17	St. Kilda ...	11 7	Rose of Livingstone	2 1	Progress (12) ...	16 1	133	48
134	Rising Star ...	2	Morning Star ...	37 1/2	...	...	...	Youanmite ...	3 16	Guiding Star ...	11 6	Rising Sun ...	2 0	Hope of Elsternwick	16 1	134	107
135	Alexandra ...	2	Star of Newstead ...	37 1/2	...	...	...	Hope of the Forest...	3 16	Hope of Eltham ...	11 6	Youanmite ...	2 0	Border United ...	15 10	135	...
136	Onward Bound ...	2	Royal Alfred ...	37 1/2	...	...	...	Star of Lowan ...	3 15	Essendon...	11 5	Ascot Vale ...	2 0	Youanmite ...	15 9	136	88
137	Jubilee ...	2	Star of the Wimmera	37 1/2	...	...	...	Star of the West ...	3 14	Lady Bay...	11 4	Star of Lowan ...	2 0	Star of the West ...	15 9	137	...
138	Federal ...	2	Rising Sun ...	37 1/2	...	...	...	Romsey ...	3 12	Gomer ...	11 4	Star of the West ...	2 0	Garibaldi ...	15 8	138	116
139	Garden of the East	2	Lancefield ...	37 1/2	...	...	...	Rose of Livingstone	3 10	Hope of Kilmore ...	11 3	Romsey ...	2 0	Sunbeam ...	15 8	139	146
140	Prince Leopold ...	1 3/4	Undaunted ...	37 1/2	...	...	...	Gladstone ...	3 10	Rising Sun ...	11 2	Hope of Nathalia ...	1 11	Mountain of Hope...	15 7	140	...
141	Strathmerton ...	1 3/4	Yarborough ...	38	...	...	...	Ascot Vale ...	3 8	Speedwell ...	11 1	Canterbury Chimes	1 11	Burnley ...	15 6	141	118
142	Hope of Landsborough	1 3/4	Hope of Murchison	38	...	...	...	Hope of Netherby ...	3 8	Unity ...	11 1	Gladstone ...	1 11	Hope of Newport ...	15 6	142	119
143	Ark of Safety ...	1 1/4	Star of Mornington	38	...	...	...	Hope of Nathalia ...	3 6	Dawn of Hope (120)	11 1	Hope of Netherby ...	1 10	Malvern ...	15 5	143	114
144	Ascot Vale ...	1 1/4	Bon Accord ...	38	...	...	...	Star of Blackwood...	3 4	Hampden...	10 11	Traralgon ...	1 7	Hope of the Forest...	15 4	144	115
145	Star of Broughton...	1 1/4	Victoria (9) ...	38 1/2	...	...	...	Havelock ...	2 16	Star of Newstead ...	10 11	Star of Blackwood...	1 6	Star of Hopetoun ...	15 4	145	...
146	Bon Accord ...	1	Moral Reform ...	38 1/2	...	...	...	Mirboo North ...	2 15	Providence ...	10 11	Burnley ...	1 6	Clifton Hill ...	15 0	146	130
147	Mildura ...	1	Rose of Yan Yean ...	38 1/2	...	...	...	Traralgon ...	2 13	Lancefield ...	10 10	Havelock...	1 5	Arapiles ...	14 11	147	150
148	Cobden ...	3/4	Hope of Australia ...	38 1/2	...	...	...	Burnley ...	2 12	Star of Australia	10 9	Alpine ...	1 5	Canterbury Chimes	14 11	148	...
149	Fidelity ...	3/4	Gordon ...	38 1/2	...	...	...	Alpine ..	2 12	Hope of Australia ...	10 9	Mirboo North ...	1 5	Albert Park ...	14 10	149	162
150	Hope of Newport ...	3/4	Hampden...	38 1/2	...	...	...	Golden Hope ...	2 10	Never Surrender ...	10 9	Golden Hope ...	1 5	Rose of Denmark ...	14 9	150	104
151	Mountain of Hope...	3/4	Hope of Stanley ...	38 1/2	...	...	...	Sutton ...	2 8	Progress (12) ...	10 8	Hope of Brim ...	1 4	Garden of the East	14 9	151	...
152	Hope of Nathalia ...	3/4	Mitchell ...	38 1/2	...	...	...	Hope of Brim ...	2 8	Campaspe ...	10 8	Sutton ...	1 3	Essendon ...	14 8	152	98

TABLE showing the relative position of the Tents of the Independent Order of Rechabites as at the 31st December, 1896, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per Member, and Ratio of Contributions, Capital, and Assets to Liabilities in the £—*continued*.

Relative Position.	Tent.	1. Rate of Interest per Annum Realized.	Tent.	2. Average Age.	Tent.	3. Sickness—Actual Rate—the Expected Rate being taken as 100.	Tent.	4. Capital per Member.	Tent.	5. Ratio of Value of Contributions to Liabilities per £.	Tent.	6. Ratio of Capital to Liabilities per £.	Tent.	7. Ratio of Assets to Liabilities per £.	Relative Position.	Relative Position, 1891—Assets.
				Yrs.		Weeks		£ s.		s. d.		s. d.		s. d.		
153	Pride of East Brunswick	4	Never Surrender ...	38 ³ / ₄	...	...	Fairfield ...	2 5	Gordon ...	10 8	Mountain of Hope...	1 3	Centennial ...	14 7	153	143
154	Pioneer ...	0	Enterprise ...	39	...	...	Mountain of Hope...	2 4	Zion's Hill ...	10 7	Prosperity ...	1 3	Comrades ...	14 7	154	...
155	Morning Star ...	0	Lady Bay...	39	...	...	Prosperity ...	2 4	Cobden ...	10 4	Prince Leopold ...	1 2	Hope of Bethanga...	14 6	155	126
156	Haste to the Rescue	0	St. Arnaud ...	39 ¹ / ₄	...	...	Prince Leopold ...	2 3	Enterprise ...	10 3	Fairfield ...	1 2	Star of Mornington	14 5	156	105
157	Speedwell ...	0	Zion's Hill ...	39 ¹ / ₄	...	...	Hope of Newport...	2 2	Social ...	10 3	Star of Sebastopol...	1 1	Star of Sebastopol...	14 3	157	145
158	Hope of Violet Town	0	Hope of Tarrengower	39 ³ / ₄	...	...	Star of Sebastopol...	2 0	Albion ...	10 2	Laurel ...	1 1	Laurel ...	14 2	158	147
159	Hope of Bethanga...	0	Dawn of Hope (120)	39 ¹ / ₄	...	...	Bon Accord ...	2 0	Hope of Egerton ...	10 2	Hope of Bethanga...	1 1	Prince Leopold ...	14 1	159	141
160	Centennial ...	0	Hope of Greensborough	39 ³ / ₄	...	...	Hope of Bethanga ...	1 13	Hope of Greensborough	10 2	Hope of Newport ...	1 1	Pride of East Brunswick	14 1	160	133
161	Arapiles ...	0	Star of Lawloit ...	39 ³ / ₄	...	...	Star of Hopetoun ...	1 18	Refuge ...	10 1	Hope of Baringhup	1 1	Enterprise ...	13 11	161	137
162	Rose of Livingstone	0	Albion ...	39 ³ / ₄	...	...	Comrades ...	1 16	Garibaldi ...	9 11	Star of Hopetoun ...	1 0	Sutton ...	13 10	162	156
163	Sunbeam ...	0	Campaspe ...	40 ¹ / ₄	...	...	Hope of Baringhup	1 16	Hope of Murchison	9 11	Bon Accord ...	0 11	Traralgon ...	13 9	163	91
164	Alpine ...	0	Hope of Kilmore ...	40 ¹ / ₄	...	...	Laurel ...	1 14	Star of Blackwood...	9 10	Comrades ...	0 11	Hope of Yarraville	13 7	164	122
165	Star of the West ...	0	Star of Australia Felix	40 ³ / ₄	...	...	Clifton Hill ...	1 12	Hope of Tarrengower	9 9	Clifton Hill ...	0 10	Havelock...	13 5	165	158
166	Hope of Netherby...	0	Refuge ...	40 ¹ / ₂	...	...	Castle Donnington	1 12	Excelsior (18) ...	9 9	Castle Donnington...	0 10	Rising Sun ...	13 2	166	111
167	Orbost ...	0	Haste to the Rescue	41	...	...	Hope of Yarraville...	1 10	Haste to the Rescue	9 9	Hope of Yarraville...	0 9	Castle Donnington...	13 2	167	...
168	Mirboo North ...	0	Social ...	41 ¹ / ₄	...	...	Centennial ...	1 5	Yarborough ...	9 9	Centennial ...	0 8	Phoenix ...	12 10	168	140
169	Castle Donnington...	0	Victoria (27) ...	41 ¹ / ₂	...	...	Sons of Freedom ...	1 3	Victoria (27) ...	9 8	Sons of Freedom ...	0 8	Bon Accord ...	12 8	169	97
170	Korumburra ...	0	Excelsior (18) ...	42	...	...	Phoenix ...	1 0	Morning Star ...	9 8	Phoenix ...	0 6	Hope of Tarrengower	12 7	170	152
171	Hope of Brim ...	0	Garibaldi...	42 ¹ / ₂	...	...	Garden of the East	0 18	Rescue ...	9 6	Garden of the East	0 6	Hope of Violet Town	12 6	171	155
172	Star of Hopetoun ...	0	Mount Alexander ...	44 ³ / ₄	...	...	Border United ...	0 18	Star of Lawloit ...	9 6	Border United ...	0 6	Hope of Egerton ...	12 5	172	125
173	Comrades...	0	Palm Branch ...	44 ³ / ₄	...	...	Hope of Yarram ...	0 15	Mount Alexander ...	9 1	Hope of Yarram ...	0 5	Star of Lawloit ...	11 11	173	...
174	Prosperity ...	0	Father Matthew ...	46	...	...	Haste to the Rescue	0 0	Palm Branch ...	8 11	Refuge ...	0 0	Star of Blackwood...	11 4	174	154
175	Hope of Baringhup	0	Never Fail ...	47 ¹ / ₄	...	...	Pride of East Brunswick	0 0	Never Fail ...	8 7	Haste to the Rescue	0 0	Princess Alexandra	11 3	175	113
176	Gladstone ...	0	Princess Alexandra	48 ¹ / ₂	...	...	Refuge ...	+	Father Matthew ...	8 4	Hope of Violet Town	0 0	Speedwell ...	10 11	176	153
177	Border United ...	0	Oriental ...	48 ¹ / ₂	...	...	Hope of Violet Town	+	Oriental ...	8 1	Pride of East Brunswick	0 0	Cobden ...	10 3	177	161
178	Golden Hope ...	0	Salem ...	49 ¹ / ₄	...	...	Cobden ...	+	Princess Alexandra	7 8	Morning Star ...	+	Refuge ...	10 1	178	157
179	Romsey ...	0	Albert ...	50 ³ / ₄	...	...	Morning Star ...	+	Albert ...	7 6	Cobden ...	+	Haste to the Rescue	9 9	179	163
180	Hope of Yarram ...	0	On to Victory ...	51 ¹ / ₄	...	...	Speedwell ...	+	Salem ...	7 5	Speedwell ...	+	Morning Star ...	9 7	180	164
181	Sons of Freedom ...	0	Pioneer ...	53 ³ / ₄	...	...	Oriental ...	+	On to Victory ...	7 4	Pioneer ...	+	Oriental ...	7 10	181	159
182	Star of Lawloit ...	0	Rescue ...	55 ³ / ₄	...	...	Pioneer ...	+	Pioneer ...	6 7	Oriental ...	+	Pioneer ...	6 4	182	165

APPENDIX B.

CONTRIBUTIONS AND BENEFITS.

APPENDIX B.

ENTRANCE FEES and ANNUAL CONTRIBUTIONS paid by Members to the several Funds, and the BENEFITS given thereto, in the Friendly Societies of Victoria, compiled from the Rules of the Societies as at 31st October, 1898.

Sick and Funeral Contributions Adequate to provide the benefits (A.) ; Not adequate (N.) ; Quite inadequate (Q.).

Present Contributions of Old Members (those in Society prior to adoption of above scale) (O.M.).

Society.	Entrance Fees (E.F.) and Annual Contributions (A.C.).									Benefits.															
	Initia- tion Age.	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund. Entrance Fee, Annual Contribution.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—							
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).									
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.																
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19							
1. M.U.I.O.O.F.	16—20	s. d. 5 0	..	..	s. d. 5 0	..	s. d. 30 4	} A. O.M., 16—40, 30s. 4d., Q.	Fixed by Lodge.	..	s. 20	s. d. 13 4	s. 10	..	£ 20	W., £10	Member, wife, and chil- dren under 18. Widowed mother of un- married member. Also widow and children on payment of fees.	Months. S.P. .. 6 F.B. .. 12					
	20—25	7 6	7 6	..	34 8								
	25—30	} 10 6	10 6	..	39 0								
	30—33																								
	33—36																								
	36—38																								
	38—40																								
	No. of Rule	..	56	64	..	61	..	61	..	31	31	31	..	31			31	69	56				
	Juvenile Lodges	8—10	s. d. 1 0	s. d. 1 0	..	s. d. 4 4	} A.	..	No sick pay given.	£ 3	Months. F.B. .. 12 At 16 years of age member may enter Adult Lodge without payment of en- trance fee. 90				
		10—12	1 3	1 3	..	6 6	
12—13		1 6	1 6	8 8
13—14		2 0	2 0	10 10
14—16		2 6	2 6	19 6
No. of Rule		..	90	90	..	90	90	90		..							90	..				90	90
2. G.U.O.O.F.	16—30	s. 5	..	..	s. 5	s. d. 65 0	} Q.	} N.	s. 32	W., under 40, E.F. 4s. to 12s., acc. to age. 2nd W. under 40, E.F. 24s. to 32s., acc. to age. D., A.C., Levies. C., E.F., under 8, 2s. 6d., 8—14, 2s. 64, 67	s. 20	s. 15	s. 5 during pleasure	..	£ 20	W., £10 2nd W., £10 D., £10 C., under 14, £2	Member, wife, and chil- dren under 16. Widowed mother of un- married member. Also widow and children, unmarried daughters over 16, and honorary member and family, on payment of fees.	Months. S.P. .. 12 F.B. .. 12 1/2 .. 6					
	30—35	10	10	s. d. 73 8													s. d. 29 0	s. 32					
	35—38	} 40	40	{ 78 0 86 8													{ 37 8 42 0 50 8	s. 32					
	38—40																			
	No. of Rule	..	89	98	98	65	98	98	..	99	99	99	..	67			67	95, 91	97, 67				

3. I.O.O.F. ..	16—20 20—25 25—28 28—29 29—30 30—31 31—32 32—33 33—34 34—35 35—36 36—37 37—38 38—39 39—40	s. d. 2 6 5 0 7 6 10 0 12 6 15 0 17 6 20 0 22 6 25 0 27 6 30 0 30 0 30 0	.. .. .. .. .. .. .. .. .. .. .. .. .. .. ..	s. d. 2 6 5 0 7 6 10 0 12 6 15 0 17 6 20 0 22 6 25 0 27 6 30 0 30 0 30 0	s. d. 2 6 5 0 7 6 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0 10 0	} 65 0	8	24 6	32 6	W., E.F.— s. d. 16—25 .. 0 6 25—30 .. 1 0 30—34 .. 1 6 34—36 .. 2 0 2nd W., E.F., 42s. D., A.C., 8s.	s. 20	s. d. 12 6	s. 5 during pleasure	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Widowed mother, and orphan brothers and sisters under 18 of unmarried member. Also widow and children, unmarried daughters over 18, and deceased member's widowed mother, on payment of fees.	Months. S.P. .. 6 F.B. .. 6
No. of Rule	..	111	..	111	111	111	114	114	115	111, 125	116	116	16	..	123	123	123, 128, 129	116, 54
Rebekah Lodges (females)	16—25 25—30 30—33 33—36 36—40	s. d. 2 6	..	..	s. d. 2 6	s. d. 21 1½ 22 9 26 0 27 7½ 30 10½	s. d. 3 3 3 3 4 4 4 4 5 5	s. d. 11 4½ 13 0 15 2 16 9½ 18 11½	s. d. 6 6 with medical levies.	..	10s. first 15 weeks.	5s. second 15 weeks.	..	..	£ 10	..	Member.	S.P. .. 6 F.B. .. 6
No. of Rule	..	8	..	..	29	23	23	23	23	..	34	34	..	..	35	..	2	34, 35
4. U.A.O.D. ..	16—20 20—25 25—30 30—35 35—40 40—45	s. d. 2 6 5 0 7 6 10 0 15 0 20 0	.. .. .. .. .. ..	s. d. 2 6 5 0 7 6 10 0 15 0 ..	s. d. 58 0 62 4 71 0 84 0	s. d. 26 0 30 4 39 0 52 0	s. d. 16—15 .. 28 35—40 .. 41 17½% thereof to F.F.	s. d. 28 33 2 41 10 50 6	s. d. 32 32 32 32	W., E.F., 2s. 6d. W. over 40— E.F., 2s. 6d. A.C., 10s. 2nd W.— E.F., 10s. 6d. A.C., 12s. D., A.C., 10s. 115, 52 47	s. 20	s. 10	s. 5 During pleasure, if initiated subsequent to end of December, 1896.	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children, unmarried daughter or sister, and honorary member and family, on payment of fees. 78, 94	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6	
No. of Rule	..	91	..	..	100	97	45, 97	100	100	119	119	119	119	47	47	118, 47		
5. Ballarat District, A.O.F.	18—25 25—28 28—30 30—35 35—38 38—40 40 and over	s. d. 21 0 27 6 27 6 35 0 45 0 70 0 70 0	s. d. 2 6 2 6 2 6 2 6 2 6 2 6 ..	s. d. 18 6 25 0 25 0 32 6 42 6 67 6 ..	s. d. 60 8 65 0 69 4	s. d. 4 4 4	s. d. 32 4½ 35 0 37 7½	s. d. 24 3½ 26 0 27 8½	W., over 40— E.F., 42s. 2nd W.—E.F., 42s. Courts may pay less	s. 20	s. 10	s. 10	s. 5	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Also widow and children on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6	
No. of Rule	..	188, 189	219	227	..	191	219	227	229	192	252	252	252	252	244	244, 192	140, 148	251, 244
6. Bendigo District, A.O.F.	16—20 20—25 25—27 27—30 30—33 33—36 36—38 38—40	s. d. 2 6 5 0 7 6 7 6 7 6 7 6 7 6	s. d. 2 6 2 6 2 6 2 6 2 6 2 6 ..	s. d. .. 2 6 2 6 5 0	s. d. 60 8 65 0 69 4 73 8 78 0 86 8 95 4	s. d. 10 10 10 10 10 10 10	s. d. 26 4½ 29 0 31 7½ 34 2½ 36 9½ 42 0 47 2½	s. d. 24 3½ 26 0 27 8½ 29 5½ 31 2½ 34 8 38 1½	W., E.F.— s. d. 16—25 .. 2 6 25—30 .. 5 0 30—35 .. 7 6 35—40 .. 12 6 2nd W.—E.F., 20s. in addition to above A.C., 6s. D.—A.C., 12s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children, sons under 18, daughters under 21. Also widow and children, and honorary member and family, on payment of fees.	Months. S.P. .. 12 F.B. .. 12	
No. of Rule	..	21	27 Dist.	26	..	23	27 Dist.	26	26	27 Dist., 33 Dist.	32	32	32	..	33 Dist.	33 Dist.	61, 33 Dist., 25	32, 33 Dist.

APPENDIX B.—Entrance Fees and Annual Contributions paid by Members to the several Funds, &c.—*continued.*

Society.	Initia- tion Age.	Entrance Fees (E.F.) and Annual Contributions (A.C.).								Benefits.								
		Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund. Entrance Fee, Annual Contribution.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to— Full Sick Pay (S.P.), Full Funeral Benefits (F.B.), after—
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).		
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.									
1 Bendigo District, A.O.F.— <i>cont'd</i> Female Court	2 15—25 25—28 28—35 35—39 39—41 41—45	3 s. I	4 ..	5 ..	6 I	7 s. d. 39 0 43 4 47 8 52 0 56 4 60 8	8 s. d. 21 8 26 0 30 4 34 8 39 0 43 4	9 A.	10 s. d. 17 4 17 4 17 4 17 4 17 4 17 4	11 ..	12 s. 10	13 s. 5	14 s. 5	15 s. d. 2 6	16 £ 10	17 ..	18 Member. Also honorary member on payment of fees.	19 Months. S.P. .. 12 F.B. .. 12
No. of Rule	..	20	..	..	19	21	19		19	..	21	21	21	21	21	..	11, 22	21
7. Geelong and Western Dis- trict, A.O.F.	18—25 25—30 30—35 35—38 38—40	s. 5 10 30 40 65	s. d. .. 2 6 3 0 4 0 5 0	s. d. .. 2 6 7 0 16 0 40 0	s. 5 5 20 20 20	s. d. 56 0 62 6 69 0 75 6 82 0	s. 4 6 6 8	s. d. 22 0 26 6 33 0 37 6 44 0	s. 30 30 30 30 30	W., over 40— E.F., 42s. 2nd W.—E.F., 42s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10	Member, wife, and chil- dren.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	89	63	89	89	97, 120	63	118	120	98	101	101	101	..	114	114, 98	74	100
8. Grenville Dis- trict, A.O.F.	18—20 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40—45	s. d. 15 0 21 0 22 0 23 0 24 0 25 0 26 0 27 0 28 0 29 0 30 0 31 0 32 0 33 0 34 0 35 0 36 0 37 0 38 0 39 0 40 0 60 0	s. d. 2 6 ..	s. d. 12 6 18 6 19 6 20 6 21 6 22 6 23 6 24 6 25 6 26 6 27 6 28 6 29 6 30 6 31 6 32 6 33 6 34 6 35 6 36 6 37 6	s. d. 59 7	s. 4	s. 22	s. d. 33 7	W., over 40— A.C., 5s. 2nd W.—E.F., 10s. 6d. A.C., 12s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10	Member, wife, and chil- dren under 18.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	77, 79	32	123	..	78	32	123	123	78, 40	125	125	125	..	38	38, 40	116	125, 38

9. Melbourne District, A.O.F.	16—21 21—30 30—35 35—38 38—40 40—45	<div>s. d. 5 0 7 6 10 0 15 0 20 0</div> <div>with back contributions from 40.</div>	<div>..</div>	<div>..</div>	<div>s. d. 5 0 7 6 10 0 15 0 ..</div>	<div>s. d. 56 0 62 6 69 0 82 0</div>	<div>s. d. 26 0 32 6 39 0 52 0</div> <div>25 % thereof to F.F.</div>	<div>s. 30 30 30 30</div>	<div>W.—E.F., 2s. 6d. W., over 40—E.F., 2s. 6d. A.C., 10s. 2nd W.—E.F., 10s. 6d. A.C., 12s. D.—A.C., 12s.</div>	<div>s. 20 10 5 ..</div>	<div>s. 20 10 5 ..</div>	<div>s. 5</div>	<div>£ 20</div>	<div>W., £10 2nd W., £10 D., £10</div>	<div>Member, wife, and children under 18. Widowed mother of unmarried member and her children under 18. Also honorary member and family on payment of fees.</div>	<div>Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6</div> <div>79, 25</div>	
No. of Rule	..	46	77	49	77, 21	77	47, 48, 25	79	79	79	..	25	25	73, 50	79, 25

10. Ovens and Murray District, A.O.F.	18—25 25—30 30—35 35—38 38—40 40—45	<div>s. 25 30 35 50 70 60</div> <div>with back contributions from 40.</div>	<div>s. 3 3 3 3 3 ..</div>	<div>s. d. 9 6 12 0 14 6 22 0 32 0 ..</div>	<div>s. d. 12 6 15 0 17 6 25 0 35 0 ..</div>	<div>s. d. 56 0 62 6 69 0 75 6 82 0</div>	<div>s. 6 6 6 6 6 O.M.—18—40 .. 6s.</div> <div>s. d. 20 0 20 0 20 0 26 6 33 0 20 0</div>	<div>s. d. 30 0 36 6 43 0 43 0 43 0</div>	<div>W., over 40, A.C., 5s. 2nd W., A.C., under 30, 4s. 30—40, 5s.</div>	<div>s. 20 10 5 ..</div>	<div>s. 20 10 5 ..</div>	<div>s. 5</div>	<div>£ 20</div>	<div>W., £10 2nd W., £10</div>	<div>Member, wife, and children under 18. Also widow and children, and honorary member and family, on payment of fees.</div>	<div>Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6</div> <div>128, 41</div>		
No. of Rule	..	79, 79A, 81	35	126	126	80, 80A, 82	35	126, 126A	126, 82	80, 43	128	128	128	..	41	41, 43	119, 120, 73	128, 41

11. Portland District, A.O.F.	16—21 21—25 25—27 27—30 30—31 31—32 32—33 33—34 34—35 35—36 36—37 37—38 38—39 39—40 40—45	<div>s. d. 7 6 12 0 13 6 20 0 31 0 32 0 33 0 34 0 35 0 36 0 37 0 38 0 39 0 40 0 60 0</div> <div>with back contributions from 40</div>	<div>s. d. 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 ..</div>	<div>s. d. 5 0 9 6 11 0 17 6 28 6 29 6 30 6 31 6 32 6 33 6 34 6 35 6 36 6 ..</div>	<div>..</div>	<div>s. d. 56 0 69 0 75 6 88 6</div>	<div>s. 4 4 4 4 4 O.M.—16—30 .. 4 30—35 .. 4 35—38 .. 4 38—40 .. 4</div> <div>s. d. 22 0 22 0 35 0 41 6 54 6 22 0 28 6 35 0 48 0</div>	<div>s. d. 22 0 35 0 41 6 54 6</div>	<div>s. 30 30 30 30</div>	<div>W., E.F.— 16—30 .. 2 6 30—35 .. 5 0 35—45 .. 7 6 W., over 40, A.C., 5s. 2nd W.—E.F., 10s. A.C., 12s. D., A.C., 6s.</div>	<div>s. 20 10 5 4 2 ..</div>	<div>s. 10 5 4 2 ..</div>	<div>s. 5</div>	<div>£ 20</div>	<div>W., £10 2nd W., £10 D., £10</div>	<div>Member, wife, and children under 18. Also widow and children on payment of fees.</div>	<div>Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6</div> <div>127, 38</div>	
No. of Rule	..	76, 78	33	124	..	77, 79	33	124	124	33, 77, 40, 40A	127	127	127	..	38	38, 40, 40A	117, 141	127, 38

12. Warrnambool District, A.O.F.	16—21 21—30 30—35 35—38 38—40 40—45	<div>s. 5 10 15 20 20</div> <div>with back contributions from 40.</div>	<div>s. d. 2 6 2 6 2 6 2 6 ..</div>	<div>s. d. 2 6 5 0 7 6 10 0 ..</div>	<div>s. d. 2 6 5 0 7 6 10 0 ..</div>	<div>s. d. 56 0 62 6 69 0 82 0</div>	<div>s. 4 4 4 4 O.M.—18—30 .. 4 30—35 .. 4 35—40 .. 4</div> <div>s. d. 22 0 28 6 35 0 48 0 22 0 28 6 35 0</div>	<div>s. d. 22 0 28 6 35 0 48 0</div>	<div>s. 30 30 30 30</div>	<div>W., E.F., 2s. 6d. W., over 40—E.F., 2s. 6d. A.C., 10s. 2nd W.—E.F., 10s. 6d. A.C., 12s. D., A.C., 12s.</div>	<div>s. 20 10 5 ..</div>	<div>s. 20 10 5 ..</div>	<div>s. 5</div>	<div>£ 20</div>	<div>W., £10 2nd W., £10 D., £10</div>	<div>Member, wife, and children under 18. Widowed mother of unmarried member and her children under 18. Also honorary member and family on payment of fees.</div>	<div>Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6</div> <div>71, 23</div>	
No. of Rule	..	42	19	70	70	45	19	70	70	43, 44, 23	71	71	71	..	23	23, 44	67, 46	71, 23

APPENDIX B.—Entrance Fees and Annual Contributions paid by Members to the several Funds, &c.—continued.

Society.	Entrance Fees (E.F.) and Annual Contributions (A.C.).										Benefits.							
	Initia- tion Age.	Entrance Fee.				Annual Contribution				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C). To the Funeral Fund.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).		
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.										Entrance Fee, Annual Contribution.
1 Warrnambool District, A O F. —continued. Female Courts	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
	16—25 25—30 30—35 35—40	<i>s. d.</i> 2 6 5 0 7 6	<i>s.</i> 1 1 1	<i>s. d.</i> 0 3 1 6 2 9	<i>s. d.</i> 1 3 2 6 3 9	<i>s. d.</i> 39 0 43 4 47 8 52 0	<i>s.</i> 2 2 2	<i>s. d.</i> 19 8 24 0 28 4 32 8	<i>s. d.</i> 17 4 17 4 17 4 17 4	..	<i>s.</i> 10	<i>s.</i> 5	<i>s. d.</i> 2 6	..	£ 5	..	Member. Also children, husband, or parents over 40, hon- orary member, if over 40 at time of joining, and family on payment of fees.	Months. S.P. .. 12 1/2 ,, .. 6 F.B. .. 12
No. of Rule	..	42	19	70	70	45	19	70	70	..	71	71	71	..	23	..	67, 46	71, 23
13. Court Unity, A.O.F.	18—21 21—23 23—25 25—27 27—29 29—30 30—32 32—33 33—35 ..	<i>s. d.</i> 7 6 10 0	..	..	<i>s. d.</i> 7 6 10 0	<i>s. d.</i> 60 8 62 10 65 0 67 2 69 4 71 6 73 8 75 10 80 2 101	<i>s. d.</i> 30 4 32 6 34 8 36 10 39 0 41 2 43 4 45 6 49 10 101	<i>s. d.</i> 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4	W., over 35 E.F., 105s. 2nd W., E.F., 84s.	<i>s.</i> 20	<i>s.</i> 10	<i>s.</i> 10	<i>s.</i> 5	£ 20	W., £10 2nd W., £10	Member, wife, and chil- dren under 18. Also widow and chil- dren, and honorary member and family, on payment of fees.	Months. S.P. .. 12 1/2 ,, .. 6 F.B. .. 12 1/2 ,, .. 6	
No. of Rule	..	100	..	..	128	101	101	101	101	102	141	141	141	141	135	135, 102	56, 64, 95	140, 135
15. Court Ararat, A.O.F.	18—21 22—24 25—27 28—30 31—33 34—36 37—40 40 and over	<i>s. d.</i> 15 0 17 6 20 0 25 0 30 0 35 0 40 0 45 0	..	<i>s.</i> 6 7 8 10 12 14 16	<i>s. d.</i> 9 0 10 6 12 0 15 0 18 0 21 0 24 0	<i>s. d.</i> 65 0 67 2 69 4 71 6 78 0 86 8 99 8	<i>s. d.</i> 22 7 1/2 23 5 1/2 24 4 25 2 1/2 27 9 1/2 31 3 1/2 36 5 3/4	<i>s. d.</i> 33 10 1/2 35 2 1/2 36 6 37 9 1/2 41 8 1/2 46 1 1/2 54 8 1/2	2nd W., E.F. 42s. D., A.C., 6s.	<i>s.</i> 20	<i>s.</i> 10	<i>s.</i> 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 16.	Months. S.P. .. 12 1/2 ,, .. 6 F.B. .. 12 1/2 ,, .. 6	
(Amended Rule)	..	(2)	..	(4)	(4)	(3)	(4)	(4)	(4)	79, 24 Dist.	74	74	74	..	79	79, 24 Dist.	70	74, 24 Dist.
17. Court Am- herst, A.O.F.	18—25 25—28 28—30 30—35 35—40 40 and over	<i>s. d.</i> 21 0 27 6 27 6 35 0 45 0	<i>s. d.</i> 2 6 2 6 2 6 2 6	<i>s. d.</i> 18 6 25 0 25 0 32 6 42 6	..	<i>s. d.</i> 60 8 65 0 69 4	<i>s.</i> 4 4 4	<i>s. d.</i> 20 3 1/2 22 0 23 8 1/2	<i>s. d.</i> 36 4 1/2 39 0 41 7 1/2	W., over 40, E.F. 42s. 2nd W., E.F., 42s. D., A.C., 6s.	<i>s.</i> 20	<i>s.</i> 10	<i>s.</i> 10	<i>s.</i> 5	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Also widow and children on payment of fees.	Months S.P. .. 12 1/2 ,, .. 6 F.B. .. 12 1/2 ,, .. 6
No. of Rule	..	40	27 Dist.	44	..	42	27 Dist.	44	44	42, 30 Dist.	57	57	57	57	63	63, 30 Dist	29	57, 30 Dist.

APPENDIX B.—Entrance Fees and Annual Contributions paid by Members to the several Funds, &c.—continued.

Society.	Initia- tion Age.	Entrance Fees (E.F.) and Annual Contributions (A.C.).									Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund. Entrance Fee, Annual Contribution.	Benefits.															
		Entrance Fee.				Annual Contribution.						Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—								
		Total.	To the—			Total.	To the—			First Six Months.		Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).											
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.																		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19									
22. H.A.C.B.S.	16—20	s. 5	..	s. d. 2 6	s. d. 2 6	} 56 0	s. 6	s. d. 20 0	s. 30	2nd W.—E.F., 1cs., and 1s. 6d. a quarter for 12 months.	s. 20	15s. for 3 months and 1cs. for 3 months	5s. This rate is paid af- ter 3 years' mem- bership.	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18, unmarried daughters under 21. Member's parents, if living with and de- pendent on him. Also widow and chil- dren, orphan children of deceased member and honorary mem- ber and family, on payment of fees. 69, 82, 83	Months. S.P. .. 12 F.B. .. 12									
	20—25	10	..	5 0	5 0		} 6	N.	24 4 28 8		Q.			30													
	25—30	15	..	7 6	7 6										} 6				33 0	30							
	30—35	25	..	12 6	12 6																} 6	30					
	35—38	40	..	20 0	20 0	} 6	30																				
	38—39	60	..	30 0	30 0			} 6	30																		
	39—40	80	..	40 0	40 0	} 6	30																				
									O.M. not less than—																		
							16—40 ..	s. 6	s. 20 Q.																		
	No. of Rule	..	74	..	75	75	76	41	76	76	85	84	84	84	..	85	85		84, 85								
Ladies' Branch	16—25	}	5	..	5 0	{	30 0 34 4 38 8	}	17 17 17	..	10s. first 15 weeks	5s. 2nd 15 weeks and 1s. per week for sub- sequent sickness.	10	..	Member.	S.P. .. 18 F.B. .. 18									
	25—33																										
	33—40																										
No. of Rule	..	5	9	5	9	9	9	..	10	10	11	..	69, 8	10, 11									
23. O. St. A. ..	16—18	s. d. 5 0	s. d. 5 0	s. d. 52 0	s. d. 5 4	s. d. 20 8	s. 26	W., E.F.— Under 25.. 1 0 25—30 .. 1 6 30—35 .. 2 6 35—40 .. 4 0 2nd W., E.F., 4cs.	s. 20	s. 10	s. 5 during plea- sure	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and chil- dren and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12									
	18—20	}	7 6	}	56 4 60 8 65 0 69 4	}	26 26 26 26																		
	20—21																										
	21—25																										
	25—26																										
	26—29	}	10 0	}	10 0 10 0 10 0 10 0	}	26 26 26 26																		
	29—30																										
	30—33																										
	33—35																										
	35—36	}	12 6	}	73 8 78 0 82 4 82 4	}	26 26 26 26																		
	36—39																										
	39—40																										
Female members	16—18	}	2 6	2 6	{	34 8 34 8 39 0 39 0	}	..	1cs. first 4 mos.	5s. 2nd 4 mos., and 2s 6d. for sub- sequent sickness.	10	..	Member.	S.P. .. 12 ½ „ .. 6 F.B. .. 12									
	18—21																										
	21—25																										
	25—26																										
	26—29	}	5 0	{	39 0 43 4 47 8 47 8	}	22 22 22 22																		
	29—30																										
	30—33																										
	33—36																										
	36—39	}	7 6	{	47 8 47 8	}	22 22																		
	39—40																										
No. of Rule	..	29	29	32, 31	32	32	32, 31	38 Gd. Lodge	4	34	34	..	38 G. L.	38 G. L.	4, 42, 8	34, 38 G.L.									

24. O. St. A., S.C.	16-21 21-25 25-30 30-36	s. 5 10 20	.. .. .. ..	s. 2 4 8	s. 3 6 12	s. d. 52 0 56 4 65 0 73 8	s. d. 5 4 6 8 9 0 11 0	s. d. 20 8 23 8 30 0 36 8	s. 26 26 26 26	2nd W.—E.F. 408.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 1/2 ,, .. 6 F.B. .. 12 1/2 ,, .. 6
No. of Rule	..	50	..	50	50	52	26	52	52	28	74	74	74	..	27	27, 28	41, 79, 42	74, 27
25. G.U.O.F.G.	16-20 20-30 30-36 36-38 38-40	s. d. 2 6 5 0 10 0 40 0 60 0	.. .. .. .. ..	s.	s. d. 2 6 .. 10 0 20 0 30 0	.. .. .. .. ..	s.	s. d.	Fixed by lodge	2nd W.—E.F., under 40 years of age, 218.; 40 and over, 1008.	s. 20	s. 13	s. d. 7 6	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 1/2 ,, .. 6 F.B. .. 12
No. of Rule	..	146	..	146	146	..	24	163	98	104	107	107	107	..	99	99, 104	95, 145	106, 99
26. Melbourne District St. P. S.	16-20 20-24 24-28 28-32 32-36 36-40	s. .. .. .. .. ..	.. .. .. .. .. ..	s.	s.	s. 54 60 63 66 72 78	s. 26 32 35 38 44 50	s. d. .. .. .. .. .. ..	..	..	s. 20	s. 10	s. 5 during pleasure	..	£ 20	W., £10	Member, wife, and children under 18. Widowed mother of unmarried member and her family. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 1/2 ,, .. 6 F.B. .. 12
No. of Rule	..	43	..	..	49	43	49, 39 Dist.	..	49	..	55	55	55	..	45 Dist.	45 Dist.	28, 39	55, 45 Dist.
27. Geelong and Western District St. P. S.	18-21 21-25 25-30 30-35 35-40 40-45	s. 5 10 20 35 50	s. d. 0 7 1/2 1 3 2 6 4 4 1/2 6 3	s. d. 1 10 1/2 3 9 7 6 13 1 1/2 18 9	s. d. 2 6 5 0 10 0 17 6 25 0	s.	s. d.	s. d.	s. .. .. .. .. ..	..	s. 20	s. 15 for 3 months, and 10s. for 3 months.	s. 10 for 3 months, and 5s. for subsequent sickness	..	£ 20	W., £10	Member, wife, and children under 18. Widowed mother of unmarried member and her family. Honorary member and family.	Months. S.P. .. 6 F.B. .. 12
No. of Rule	..	vi	vii	vii	vii	viii, xxvi	viii	viii	viii, xxvi	..	xxii	xxii	xxii	..	xxiv	xxiv	xxv, xxvi, xxvii	xxii, xxiv
28. P. A. F. S.	16-20 20-23 23-26 26-29 29-31 31-33 33-36 36-38 38-40	s. d. .. 2 6 5 0 7 6 10 0 15 0 20 0 40 0	.. .. .. .. .. .. .. .. ..	s.	s. d. .. 2 6 5 0 7 6 10 0 15 0 20 0 40 0	s. d.	s. d.	s. d.	s. d.	2nd W.—E.F., 218. D., A.C., 48.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, his wife, aged parents, sons under 18, daughters under 21. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 1/2 ,, .. 6 F.B. .. 12
No. of Rule	..	189	..	..	143	213	143, 213	143, 213	143, 213	162, 198	150	151	151	..	159	159, 162, 198	131, 132, 196, 187	150, 159

APPENDIX B.—Entrance Fees and Annual Contributions paid by Members to the several Funds, &c.—continued.

Entrance Fees (E.F.) and Annual Contributions (A.C.).											Benefits.																	
Society.	Initiation Age.	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 4 ^r , Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—										
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).												
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.																			
30. A. N. A. . .	2	3	4	5	6	7	8	9	10	11 W., E.F., 2s.6d. 2nd W., E.F., 4os. D., A.C., 8s.	12	13	14	15	16	17	18	19										
	s. d.			s. d.	s. d.	s. d.	s. d.	s.	s.		s.	s.	£	W., £10	Member, his wife, sons under 16, daughters under 18.	Months. S.P. . . 6												
	16—20	} 2 6	} ..	} ..	} 2 6	} 52 0	} 26 0	} 30 4	} 26		} 26	} 20	} 10	} 5	} ..	} 20	} 2nd W., £10	} F.B. . . 6										
	20—24																											
	24—25																											
	25—28																											
	28—30	} 5 0	} ..	} ..	} 5 0	} 60 8	} 34 8	} 26	} 26		} 26	} 26	} 26	} 26	} 26	} 26	} 26	} 26	} 26									
	30—32																											
	32—34																											
	34—35																											
35—37	} 15 0	} ..	} ..	} 15 0	} 69 4	} 43 4	} 26	} 26	} 26	} 26	} 26	} 26	} 26	} 26	} 26	} 26	} 26											
37—40																												
No. of Rule	..	4	..	..	55	4	4, 56	4	4	6, 23	13	13	13	..	23	23, 6	10, 7, 28	13, 23								
33. G. S. R. S.	16—24	} Unmarried member	} ..	} ..	} Unmarried member	8	8	4	4	2nd W.— E.F., 2os. A.C., 6s. D., A.C., 8s. 8d. C., A.C., 4s. 4d.	20	10	5s. which may alter its receipt for 3 months, and 7s. 6d. for 3 months be reduced or entirely withdrawn.	..	£ 20	W., £10 2nd W., £10 D., £10 C., £2 10s. if under 6 years of age ; £5 from 6 to 16	Member, wife, and children under 18. Widowed mother of unmarried member and her family. Also widow and children and orphans under 18, on payment of fees.	Months. S.P. . . 12 reduced sick pay after 4 months F.B. . . 12 reduced funeral benefit after 4 months										
	24—28					60 8	30 4	30 4	30 4		30 4	30 4							30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4
	28—31					65 0	34 8	30 4	30 4		30 4	30 4							30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4
	31—34					69 4	39 0	30 4	30 4		30 4	30 4							30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4
	34—40					73 8	43 4	30 4	30 4		30 4	30 4							30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4
	40—45	82 4	52 0	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4	30 4										
	No. of Rule	..	19	..	..	151	21	153	151	28, 165, 26	40	40	40	..	78	78	57, 4, 165, 166	40, 41, 78								
	36. C. M. P. S.	Under 30	} 8, 40 4os., with 2os. extra for every year over 30, or, in lieu of the 2os., 2s. a year extra contribution for every year over 30.	} ..	} ..	} ..	} 2os. and raise or contribute another 2os.	No sick pay is given in this Society.				Pensions and amounts payable at Death. The amount payable as a pension to each beneficiary member of the age of 60 or over (a), and the amount payable to the widow and orphans of each beneficiary member who has died during the year (b), is calculated at the close of each year, as follows:—As the total of the ages of all the beneficiary members is to the total amount of the Pension Fund (a), and to the Immediate Fund of the Decease Fund (b), so is the age of each beneficiary member to the sum payable to him as pension (a), or to his widow and orphans (b), as the case may be.		No medical benefits are given in this Society.										
		30—50						25						
	No. of Rule	..	7	8									

38. I. N. F. ..	16-18 18-23 23-28 28-30 30-32 32-35 35-36 36-38 38-40	s. 10 20	.. .. .. .. .. .. .. .. ..	.. .. .. .. .. .. .. .. ..	s. 10 20	s. d. 52 0 56 4 60 8 65 0 69 4 73 8 78 0	s. d. 26 0 30 4 34 8 39 0 43 4 47 8 52 0	s. 26 26 26 26 26 26 26	W., E.F., 28. 6d. 2nd W.— E.F., 1cs. 6d. A.C., 12s.	s. 20	s. 10	s. 5 for 12 months only.	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children, unmarried sisters, daughters over 18, brothers under 16, and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	130	..	..	137	134	137, 64	137	128, 70	154	154	154	..	66	66, 70	108, 116, 117, 132	153, 154, 66
39. M. T. B. S.	16-35 35-45	s. d. 2 6 15 0	.. .. ..	.. .. ..	s. d. 2 6 15 0	s. 65	s. d. 36 10 A.	s. d. 28 2	D., A.C. 12s.	s. 20	s. 10 for 3 months, and 5s. for 3 months.	..	..	£ 20	W., £10 Also £10 on death of widowed mother of unmarried member if supported by him. D., £10 58	Member, wife, and children under 18. Widowed mother of unmarried member and her children under 18. Also widow and children, on payment of fees.	Months. S.P. .. 9 ½ „ .. 6 F.B. .. 9 ½ „ .. 6
No. of Rule	..	10	..	..	14	11	14	14	63b	48	48	..	..	57	58	61, 63A	47, 48, 57
40. C. C. C. A. S.	..	..	..	..	..	s. 26 with levies. For half benefits half rates.	..	..	..	s. 20	s. 20	s. 15	s. 10 for six months only.	£ 20	..	..	The benefits are given only when sickness or death is due to accident met with while performing duties in or around the colliery.
No. of Rule	..	..	..	..	..	4, 11	..	..	..	6	6	6	6	10	..	..	3
41. J. C. A. S.	..	..	..	..	..	s. 26 with levies. For half benefits half rates.	..	..	..	s. 20	s. 20	s. 15	s. 10 for six months only.	£ 20	..	..	The benefits are given only when sickness or death is due to accident met with while performing duties in or around the colliery.
No. of Rule	..	..	..	..	..	4, 11	..	..	..	6	6	6	6	10	..	..	3

APPENDIX C.

STATISTICS OF FRIENDLY SOCIETIES, 1897.

SUMMARY TABLES.

SUMMARY OF DETAILED TABLES OF EACH SOCIETY AND DISTRICT FOR THE YEAR 1897; TOGETHER WITH SUMMARY OF EACH SOCIETY FOR THE YEARS 1896 AND 1895.

APPENDIX C.

SUMMARY OF DETAILED TABLES, 1897.

TABLE I.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase and Total Number in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895.

No.	Society and District.	Year.	Branches.				Members.													
			At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.			
							Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.	
1	M.U.I.O.O.F.—																			Per cent.
I.	Bairnsdale ...	...	6	...	...	6	387	309	93	5	4	6	42	46	433	324	410	317	77·32
II.	Ballarat ...	...	15	...	...	15	1,624	1,448	140	8	26	17	73	32	1,656	1,460	1,690	1,454	86·04
III.	Bendigo ...	...	15	...	I	14	3,384	3,007	438	20	46	25	237	150	3,534	3,105	3,459	3,056	88·35
IV.	Castlemaine ...	...	16	...	...	16	1,469	1,333	178	12	20	20	59	91	1,560	1,387	1,515	1,360	89·77
V.	Collingwood ...	...	10	...	...	10	1,233	1,114	97	8	13	9	46	37	1,270	1,186	1,251	1,150	91·93
VI.	Corio ...	...	5	...	...	5	398	375	38	7	6	7	14	18	416	390	407	382	93·86
VII.	Hamilton ...	...	8	...	...	8	410	360	45	2	I	4	23	19	429	375	420	368	87·62
VIII.	North Yarra ...	...	4	I	...	5	570	533	54	6	5	16	14	25	595	531	582	532	91·41
IX.	Ovens and Murray ...	...	21	...	...	21	1,337	1,143	228	20	13	16	98	121	1,458	1,238	1,398	1,190	85·12
X.	Port Fairy ...	...	5	...	...	5	298	279	27	I	6	2	14	6	304	286	300	283	94·33
XI.	Port Phillip ...	...	42	I	...	43	4,691	4,189	426	67	47	76	224	146	4,837	4,351	4,764	4,270	89·63
XII.	Sale ...	...	6	I	...	7	276	208	134	11	2	13	20	110	386	278	331	243	73·41
XIII.	South Melbourne ...	...	14	I	...	15	1,537	1,328	151	35	17	31	113	25	1,562	1,361	1,550	1,344	86·71
XIV.	St. Arnaud ...	...	4	...	...	4	436	394	44	4	5	5	27	11	447	394	441	394	89·14
XV.	Talbot ...	...	5	...	...	5	493	422	29	I	7	5	25	— 7	486	442	490	432	88·16
XVI.	Warrnambool ...	...	7	...	...	7	396	342	35	6	2	3	19	17	413	381	405	362	89·38
XVII.	Wimmera ...	...	13	...	...	13	792	660	93	14	7	11	51	38	830	699	811	679	83·72
XVIII.	Yarra Yarra ...	...	11	...	...	11	853	756	117	11	9	16	63	40	893	773	873	765	87·63
1	Total of M.U.I.O.O.F.	{	1897	207	4	I	210	20,584	18,200	2,367	238	236	282	1,162	925	21,509	18,961	21,047	18,581	88·28
			1896	204	5	2	207	20,061	17,712	2,158	228	256	282	1,325	523	20,584	18,200	20,322	17,956	88·36
			1895	203	4	3	204	20,219	17,714	1,847	310	264	341	1,710	— 158	20,061	17,712	20,140	17,713	87·95
2	G.U.O.O.F.—																			
I.	Ballarat ...	...	6	...	...	6	559	509	26	...	8	5	26	— 13	546	501	552	505	91·49
II.	Bendigo ...	...	3	...	...	3	369	293	35	I	9	2	31	— 6	363	295	366	294	80·33
III.	Castlemaine ...	...	8	...	...	8	260	223	7	2	2	2	17	— 12	248	220	254	222	87·40
IV.	Eastern ...	...	13	...	I	12	575	443	77	16	3	19	77	— 6	569	459	572	451	78·85
V.	Gippsland ...	...	7	...	...	7	173	137	11	2	...	...	4	9	182	152	178	144	80·90
VI.	Melbourne ...	...	20	...	I	19	1,351	1,172	77	12	30	13	97	— 51	1,300	1,132	1,325	1,152	86·94
2	Total of G.U.O.O.F.	{	1897	57	...	2	55	3,287	2,777	233	33	52	41	252	— 79	3,208	2,759	3,247	2,768	85·25
			1896	58	...	I	57	3,515	2,968	235	17	57	31	392	— 228	3,287	2,777	3,401	2,872	84·45
			1895	60	...	2	58	3,687	3,015	235	51	45	52	361	— 172	3,515	2,968	3,601	2,992	83·09

3	I.O.O.F.	...	...	{	1897	74	...	I	73	6,063	5,074	694	66	68	96	472	124	6,187	5,222	6,125	5,148	84'05
					1896	73	I	...	74	6,215	5,148	567	66	57	87	641	-152	6,063	5,074	6,139	5,111	83'25
					1895	74	I	2	73	6,374	5,267	651	77	59	78	750	-159	6,215	5,148	6,295	5,207	82'72
4	U.A.O.D.	...	...	{	1897	86	I	...	87	6,945	6,119	1,669	113	64	155	529	1,034	7,979	6,750	7,462	6,434	86'22
					1896	93	...	7	86	7,197	6,159	694	266	61	299	852	-252	6,945	6,119	7,071	6,139	86'82
					1895	95	I	3	93	7,297	6,151	779	168	63	199	785	-100	7,197	6,159	7,247	6,155	84'93
5	A.O.F., Ballarat...	...	...	{	1897	8	...	...	8	245	238	...	...	12	2	22	-36	209	208	227	223	98'24
					1896	8	...	...	8	266	257	I	...	8	...	14	-21	245	238	256	248	96'88
					1895	8	...	...	8	271	257	6	...	6	I	4	-5	266	257	268	257	95'90
6	A.O.F., Bendigo...	...	...	{	1897	10	...	...	10	856	809	44	...	25	2	116	-99	757	710	807	759	94'05
					1896	10	I	...	11	830	805	110	23	31	25	51	26	856	809	843	807	95'73
					1895	11	...	I	10	900	854	29	25	30	27	67	-70	830	805	865	830	95'95
7	A.O.F., Geelong and Western	...	...	{	1897	6	...	...	6	318	295	14	I	6	I	15	-7	311	295	314	295	93'95
					1896	6	...	...	6	312	302	31	...	7	...	18	6	318	295	315	298	94'60
					1895	6	...	...	6	331	317	11	...	3	I	26	-19	312	302	322	309	95'96
8	A.O.F., Grenville	...	...	{	1897	3	...	...	3	81	76	I	I	3	...	4	-5	76	73	79	75	94'94
					1896	3	...	...	3	85	79	...	...	I	...	3	-4	81	76	83	78	93'98
					1895	3	...	...	3	90	79	I	...	2	...	4	-5	85	79	87	79	90'80
9	A.O.F., Melbourne	...	...	{	1897	78	2	3	77	8,532	7,592	717	190	112	159	568	68	8,600	7,803	8,566	7,698	89'87
					1896	79	2	3	78	8,564	7,583	748	178	123	104	731	-32	8,532	7,592	8,548	7,587	88'76
					1895	79	3	3	79	8,465	7,471	799	187	131	110	646	99	8,564	7,583	8,515	7,527	88'40
10	A.O.F., Ovens and Murray	...	...	{	1897	7	...	...	7	364	328	34	I	...	...	10	25	389	349	376	339	90'16
					1896	6	I	...	7	313	284	68	I	6	...	12	51	364	328	338	306	90'82
					1895	6	...	...	6	310	280	23	I	2	I	18	3	313	284	311	282	90'68
11	A.O.F., Portland	...	...	{	1897	6	...	...	6	399	372	17	I	5	I	9	3	402	362	401	367	91'52
					1896	7	...	I	6	427	405	12	...	12	I	27	-28	399	372	413	389	94'19
					1895	7	...	...	7	457	437	7	...	14	I	22	-30	427	405	442	421	95'25
12	A.O.F., Warrnambool	...	...	{	1897	I	...	...	I	124	116	6	I	...	3	4	...	124	117	124	117	94'35
					1896	I	...	...	I	120	104	13	...	I	...	8	4	124	116	122	110	90'16
					1895	I	...	...	I	113	105	18	...	2	I	8	7	120	104	117	105	89'74
13	A.O.F., Court Unity	...	...	{	1897	I	...	...	I	136	121	...	...	2	...	4	-6	130	122	133	121	90'98
					1896	I	...	...	I	147	134	I	I	7	...	6	-11	136	121	142	127	89'44
					1895	I	...	...	I	152	138	...	...	4	...	I	-5	147	134	149	136	91'28
14	A.O.F., Court Freedom	...	...	{	1897	I	...	I	...	23	23	...	...	...	...	23	-23	...	...	11	11	100'00
					1896	I	...	...	I	29	23	...	...	I	...	5	-6	23	23	26	23	88'46
					1895	I	...	...	I	31	29	...	...	2	...	...	-2	29	23	30	26	86'67
15	A.O.F., Court Ararat	...	...	{	1897	I	...	...	I	32	31	...	I	2	...	...	-1	31	31	32	31	96'88
					1896	I	...	...	I	33	33	...	...	I	...	...	-1	32	31	32	32	100'00
					1895	I	...	...	I	36	33	...	...	...	...	3	-3	33	33	35	33	94'29
16	A.O.F., Court Amherst	...	...	{	1897	I	...	...	I	25	23	...	...	...	...	4	-4	21	17	23	20	86'96
					1896	I	...	...	I	23	23	3	...	I	...	...	2	25	23	24	23	95'83
					1895	I	...	...	I	21	21	3	...	I	...	...	2	23	23	22	22	100'00

* Effective members are those entitled to sick or funeral benefits.

TABLE I.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase and Total Number in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895—*continued*.

No.	Society and District.	Year.	Branches.				Members.													
			At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.			
							Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.	
																				Per cent.
17	I.O.R.	1897	187	5	1	191	9,282	7,984	1,128	155	86	177	705	315	9,597	8,171	9,439	8,077	85.57	
		1896	187	3	3	187	9,276	8,000	1,004	155	82	174	897	6	9,282	7,984	9,279	7,992	86.13	
		1895	185	5	3	187	9,168	7,869	986	160	83	177	778	108	9,276	8,000	9,222	7,934	86.03	
18	O.S.T.— I. Ballarat and Sandhurst II. Melbourne III. Victoria ... ..	...	13	...	1	12	445	347	55	7	4	3	69	—14	431	355	438	351	80.14
		...	24	1	...	25	1,300	987	255	27	5	29	152	96	1,396	1,031	1,348	1,009	74.88	
		...	18	...	...	18	760	584	48	5	5	10	81	—43	717	616	739	600	81.19
18	Total of O.S.T. ...	1897	55	1	1	55	2,505	1,918	358	39	14	42	302	39	2,544	2,002	2,525	1,960	77.62	
		1896	59	...	4	55	2,555	1,956	365	27	17	36	389	—50	2,505	1,918	2,530	1,837	76.56	
		1895	61	...	2	59	2,529	1,956	337	30	23	25	293	26	2,555	1,956	2,542	1,956	76.95	
19	H.A.C.B.S.— I. Ballarat II. Melbourne ... ..	...	7	...	...	7	307	227	33	1	3	4	56	—29	278	212	292	220	75.34
		...	55	2	1	56	4,437	3,535	764	74	52	93	451	242	4,679	3,640	4,558	3,587	78.70	
19	Total of H.A.C.B.S.	1897	62	2	1	63	4,744	3,762	797	75	55	97	507	213	4,957	3,852	4,850	3,807	78.48	
		1896	58	5	1	62	4,307	3,353	954	61	41	73	464	437	4,744	3,762	4,525	3,558	78.63	
		1895	61	...	3	58	4,052	3,357	753	45	52	71	420	255	4,307	3,353	4,179	3,355	80.28	
20	O.St.A.	1897	17	...	...	17	534	488	26	...	11	...	61	—46	488	445	511	466	91.19
		1896	17	...	...	17	602	527	28	4	20	4	76	—68	534	488	568	508	89.44
		1895	18	...	1	17	646	556	62	12	16	13	89	—44	602	527	624	542	86.86	
21	O.St.A., S.C.	1897	5	...	...	5	222	206	1	...	7	...	15	—21	201	185	212	196	92.45
		1896	5	...	...	5	238	226	7	1	8	1	15	—16	222	206	230	216	93.91
		1895	6	...	1	5	266	244	8	5	16	5	20	—28	238	226	252	235	93.25	
22	G.U.O.F.G.	1897	26	1	...	27	1,341	1,083	311	11	12	21	133	156	1,497	1,196	1,419	1,139	80.24	
		1896	23	3	...	26	1,292	987	290	14	9	17	229	49	1,341	1,083	1,317	1,035	78.59	
		1895	23	1	1	23	1,215	985	263	46	13	43	176	77	1,292	987	1,254	986	78.63	
23	St.P.S., Melbourne ...	1897	8	...	...	8	532	455	12	1	10	1	40	—38	494	451	513	453	88.30
		1896	9	...	1	8	579	501	20	6	11	6	56	—47	532	455	555	478	86.13	
		1895	9	...	...	9	613	524	22	...	11	...	45	—34	579	501	596	512	85.91
24	St.P.S., Geelong and Western	1897	1	...	...	1	267	249	23	...	4	...	39	—20	247	231	257	240	93.39
		1896	1	...	...	1	192	169	48	32	3	...	2	75	267	249	230	209	90.87
		1895	1	...	...	1	161	145	54	...	7	...	16	31	192	169	176	157	89.20

25	P.A.F.S.	...	...	{	1897	28	...	...	28	1,098	919	124	5	15	14	94	6	1,104	956	1,101	938	85'19
					1896	29	I	2	28	1,093	925	117	22	10	12	112	5	1,098	919	1,096	922	84'12
					1895	29	...	...	29	1,132	934	77	6	10	12	100	-39	1,093	925	1,113	930	83'56
26	A.N.A. ....	...	...	{	1897	123	5	2	126	10,457	7,956	2,167	289	55	364	1,401	636	11,093	8,771	10,775	8,364	77'62
					1896	117	8	2	123	9,620	7,348	2,252	260	53	339	1,283	837	10,457	7,956	10,038	7,652	76'23
					1895	111	7	I	117	9,146	6,838	1,969	218	52	239	1,422	474	9,620	7,348	9,383	7,093	75'59
27	G.S.R.S.	...	...	{	1897	I	...	...	I	115	113	5	...	2	...	3	...	115	107	115	110	95'65
					1896	I	...	...	I	122	120	...	...	...	...	7	-7	115	113	119	116	97'48
					1895	I	...	...	I	128	126	I	...	3	...	4	-6	122	120	125	123	98'40
28	I.N.F. ...	...	...	{	1897	9	...	...	9	565	427	140	...	4	4	120	12	577	405	571	416	72'85
					1896	8	I	...	9	475	377	211	6	2	3	122	90	565	427	520	402	77'31
					1895	8	...	...	8	551	384	86	6	2	10	156	-76	475	377	513	381	74'27
29	M.T.B.S.	...	...	{	1897	I	...	...	I	721	672	127	...	5	...	86	36	757	693	739	682	92'29
					1896	I	...	...	I	742	709	98	...	2	...	117	-21	721	672	732	691	94'40
					1895	I	...	...	I	711	654	101	...	4	...	66	31	742	709	726	681	93'80
	Total	...	...	{	1897	1,070	21	13	1,078	80,397	68,426	11,015	1,221	867	1,462	6,700	3,207	83,604	71,244	82,001	69,835	85'16
					1896	1,069	33	28	1,074	79,312	67,285	10,304	1,368	891	1,526	7,876	1,379	80,691	68,720	80,001	68,002	85'00
					1895	1,075	22	28	1,069	79,204	66,869	9,128	1,347	920	1,407	8,040	108	79,312	67,285	79,258	67,077	84'63
Female Societies.																						
1	I.O.O.F.	...	...	...	1897	...	I	...	I	...	...	I	...	...	...	...	I	I	I	...	...	...
2	A.O.F., Bendigo	...	...	...	1897	I	...	...	I	...	...	97	...	2	...	20	75	75	46	38	23	60'52
3	H.A.C.B.S.	...	...	...	1897	...	7	...	7	...	...	572	3	4	3	89	479	479	202	239	101	42'26
	Total	...	...	...	1897	I	8	...	9	...	...	670	3	6	3	109	555	555	249	277	124	44'77

* Effective members are those entitled to sick or funeral benefits.

TABLE II.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Sick and Funeral Fund in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895.

No.	Society and District.					Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
							Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Sick Pay.	Funeral Benefits.	Other Expenditure.	Total.			
							£	£	£	£	£	£	£	£	£	£	£	£
1	M.U.I.O.O.F.—																	
I.	Bairnsdale	...	...	...	...	...	665	...	268	...	933	361	80	1	442	491	5,218	5,709
II.	Ballarat	...	...	...	...	...	2,608	...	2,203	...	4,831	3,112	483	44	3,639	1,192	48,672	49,864
III.	Bendigo	...	...	...	...	...	5,494	...	935	175	6,604	5,512	1,020	122	6,654	— 50	20,800	20,750
IV.	Castlemaine	...	...	...	...	...	2,468	...	1,018	700	4,186	2,677	560	682	3,919	267	24,175	24,442
V.	Collingwood	...	...	...	...	...	2,013	...	1,389	24	3,426	2,518	350	211	3,079	347	34,104	34,451
VI.	Corio	...	...	...	...	...	659	...	539	7	1,205	851	190	2	1,043	162	12,515	12,677
VII.	Hamilton	...	...	...	...	...	685	...	417	2	1,104	410	50	28	488	616	10,495	11,111
VIII.	North Yarra	...	...	...	...	...	911	...	200	16	1,127	1,143	70	15	1,228	— 101	8,036	7,935
IX.	Ovens and Murray	...	...	...	...	...	2,303	...	661	34	2,998	1,587	280	128	1,995	1,003	18,710	19,713
X.	Port Fairy	...	...	...	...	...	500	...	376	10	886	638	130	9	777	109	8,420	8,529
XI.	Port Phillip	...	...	...	...	...	7,657	...	4,140	119	11,916	7,068	1,180	375	8,623	3,293	108,009	111,302
XII.	Sale	...	...	...	...	...	534	...	216	...	750	360	50	46	456	294	4,876	5,170
XIII.	South Melbourne	...	...	...	...	...	2,404	...	1,143	68	3,615	2,266	493	1,061	3,820	— 205	31,339	31,134
XIV.	St. Arnaud	...	...	...	...	...	792	...	297	6	1,095	647	90	26	763	332	6,059	6,391
XV.	Talbot	...	...	...	...	...	783	...	65	168	1,016	934	220	32	1,186	— 170	1,971	1,801
XVI.	Warrnambool	...	...	...	...	...	676	...	97	...	773	740	60	8	808	— 35	5,451	5,416
XVII.	Wimmera	...	...	...	...	...	1,372	...	436	1	1,809	1,013	140	27	1,180	629	11,124	11,753
XVIII.	Yarra Yarra	...	...	...	...	...	1,439	...	564	99	2,102	942	310	25	1,277	825	16,177	17,002
1	Total of M.U.I.O.O.F.					1897	33,963	...	14,964	1,445	50,376	32,779	5,756	2,842	41,377	8,999	376,151	385,150
						1896	32,682	...	15,694	2,025	50,401	32,072	5,926	2,256	40,254	10,147	366,004	376,151
						1895	31,486	...	15,923	3,088	50,497	33,249	6,020	2,983	42,252	8,245	357,759	366,004
2	G.U.O.O.F.—																	
I.	Ballarat	...	...	...	...	...	872	3	298	16	1,189	760	140	...	900	289	7,441	7,729
II.	Bendigo	...	...	...	...	...	516	3	36	37	592	553	190	20	763	— 171	1,378	1,207
III.	Castlemaine	...	...	...	...	...	364	2	226	2	594	466	60	25	551	43	6,317	6,360
IV.	Eastern	...	...	...	...	...	753	3	306	102	1,164	412	71	158	641	523	8,892	9,415
V.	Gippsland	...	...	...	...	...	269	1	191	...	461	316	...	...	316	145	4,650	4,795
VI.	Melbourne	...	...	...	...	...	1,942	9	836	60	2,847	1,851	663	5	2,519	328	21,875	22,204
2	Total of G.U.O.O.F.					1897	4,716	21	1,893	193	6,847	4,358	1,124	208	5,690	1,157	50,553	51,710
						1896	4,910	29	1,998	549	7,486	4,746	1,295	557	6,598	888	49,665	50,553
						1895	4,920	72	2,100	512	7,604	4,996	976	613	6,585	1,019	48,646	49,665
3	I.O.O.F.					1897	9,152	115	3,354	343	12,964	6,757	1,676	569	9,002	3,962	94,539	98,501
						1896	9,106	82	3,058	362	12,608	6,767	1,596	221	8,584	4,024	90,515	94,539
						1895	9,113	87	3,340	6,946	19,486	7,418	1,625	595	9,638	9,848	80,667	90,515

4	U.A.O.D.	{	1897 1896 1895	9,415 9,052 9,119	83 425 373	2,696 2,300 2,595	1,051 1,899 1,991	13,245 13,676 14,078	7,704 7,585 7,972	1,521 1,540 1,588	2,584 2,211 1,895	11,809 11,336 11,455	1,436 2,340 2,623	87,244 84,904 82,281	88,680 87,244 84,904
5	A.O.F., Ballarat	{	1897 1896 1895	404 451 431	... 1 3	32 76 74	... 3 4	436 531 512	421 488 440	310 150 150	5 ... 20	736 638 610	-300 -107 -98	2,713 2,820 2,918	2,413 2,713 2,820
6	A.O.F., Bendigo	{	1897 1896 1895	1,411 1,621 1,547	59 42 55	421 417 460	227 167 137	2,118 2,247 2,199	1,592 1,632 1,398	600 780 710	134 2 134	2,326 2,414 2,242	-208 -167 -43	8,756 8,923 8,966	8,548 8,756 8,923
7	A.O.F., Geelong and Western	{	1897 1896 1895	417 397 398	3 3 3	198 199 168	... ... 25	618 599 594	470 453 397	180 170 85	... 2 9	650 625 491	-32 -26 103	5,216 5,242 5,139	5,184 5,216 5,242
8	A.O.F., Grenville	{	1897 1896 1895	92 104 101	1 ... 1	38 36 42	3 3 1	134 143 145	143 112 105	70 30 50	13 ... 28	226 142 183	-92 1 -38	1,217 1,216 1,254	1,125 1,217 1,216
9	A.O.F., Melbourne	{	1897 1896 1895	11,439 11,290 10,905	57 58 55	3,480 3,733 4,080	1,035 704 662	16,011 15,785 15,702	12,100 11,990 12,618	2,800 2,900 3,325	794 355 987	15,694 15,245 16,930	317 540 -1,228	89,398 88,858 90,086	89,715 89,398 88,858
10	A.O.F., Ovens and Murray	{	1897 1896 1895	455 437 372	24 43 16	212 194 264	... ... ...	691 674 652	345 459 457	20 130 100	... ... ...	365 589 557	326 85 95	6,153 6,073 5,978	6,484 6,158 6,073
11	A.O.F., Portland	{	1897 1896 1895	472 491 548	17 10 5	226 229 309	41 36 26	756 766 888	577 678 1,085	110 310 290	192 18 20	879 1,006 1,395	-123 -240 -507	7,810 8,050 8,557	7,687 7,810 8,050
12	A.O.F., Warrnambool	{	1897 1896 1895	166 155 145	2 4 6	176 199 169	... 10 2	344 368 322	293 218 317	70 50 30	... 3 10	363 271 357	-19 97 -35	2,967 2,870 2,905	2,948 2,967 2,870
13	A.O.F., Court Unity	{	1897 1896 1895	259 267 280	... ... ...	295 386 366	... 1 ...	554 654 646	605 439 519	50 150 110	... ... ...	655 589 629	-101 65 17	5,969 5,904 5,887	5,868 5,969 5,904
14	A.O.F., Court Freedom	{	1897 1896 1895	... 38 67	... ... ...	... 8 20	... ... ...	... 46 87	... 7 100	... 10 30	641 21 1	641 38 131	-641 8 -44	641 633 677	... 641 633
15	A.O.F., Court Ararat	{	1897 1896 1895	50 53 57	... ... ...	55 44 92	8 ... 17	113 97 166	59 66 91	40 50 ...	... ... ...	99 116 91	14 -19 75	1,427 1,446 1,371	1,441 1,427 1,446
16	A.O.F., Court Amherst	{	1897 1896 1895	22 30 34	... ... 5	1 ... 2	... ... ...	23 30 41	12 29 69	10 20 20	... ... ...	22 49 89	1 -19 -48	397 416 464	398 397 416

NOTE.—The minus sign (—) signifies the excess of expenditure over receipts, or a debit balance.

TABLE II.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Sick and Funeral Fund in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895—*continued.*

No.	Society and District.					Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
							Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Sick Pay.	Funeral Benefits.	Other Expenditure.	Total.			
							£	£	£	£	£	£	£	£	£	£	£	
17	I.O.R.	...	...	...	{	1897	13,602	...	5,475	971	20,048	11,751	2,130	1,732	15,613	4,435	138,146	142,581
						1896	13,070	...	5,697	1,429	20,196	11,274	1,907	2,045	15,226	4,970	133,176	138,146
						1895	12,678	I	5,971	973	19,623	12,448	1,918	1,160	15,526	4,097	129,079	133,176
18	O.S.T.—																	
I.	Ballarat and Sandhurst	...	...	...	...	...	435	I	158	...	594	478	...	102	580	14	4,094	4,108
II.	Melbourne	...	...	...	...	...	1,244	I	234	33	1,512	980	...	203	1,183	329	7,655	7,984
III.	Victoria	...	...	...	...	...	936	...	563	5	1,504	674	...	1,007	1,681	— 177	15,827	15,650
	National	...	...	...	...	...	...	...	212	437	649	...	270	181	451	198	4,319	4,517
18	Total of O.S.T.	...	...	{		1897	2,615	2	1,167	475	4,259	2,132	270	1,493	3,895	364	31,895	32,259
						1896	2,597	3	1,183	737	4,520	2,370	355	837	3,562	958	30,937	31,895
						1895	2,537	2	1,183	799	4,521	2,712	340	918	3,970	551	30,386	30,937
19	H.A.C.B.S.—																	
I.	Ballarat	...	...	...	...	...	382	19	68	36	505	202	60	...	262	243	1,780	2,023
II.	Melbourne	...	...	...	...	...	5,441	140	855	936	7,372	4,893	1,370	763	7,026	346	25,361	25,707
19	Total of H.A.C.B.S.	...	{			1897	5,823	159	923	972	7,877	5,095	1,430	763	7,288	589	27,141	27,730
						1896	5,657	167	968	409	7,201	4,601	1,050	176	5,827	1,374	25,767	27,141
						1895	4,828	200	1,024	426	6,478	4,422	1,190	375	5,987	491	25,276	25,767
20	O.St.A.	...	...	...	{	1897	690	...	88	20	798	353	320	10	683	115	4,478	4,593
						1896	775	I	108	3	887	542	360	48	950	— 63	4,541	4,478
						1895	855	I	116	26	998	660	310	31	1,001	— 3	4,544	4,541
21	O.St.A., S.C.	...	...	...	{	1897	373	...	112	2	487	360	110	...	470	17	2,634	2,651
						1896	411	I	127	2	541	569	160	33	762	— 221	2,855	2,634
						1895	451	I	158	8	618	610	320	35	965	— 347	3,202	2,855
22	G.U.O.F.G. ...	...	...	...	{	1897	1,890	13	376	13	2,292	1,300	280	88	1,660	632	12,452	13,084
						1896	1,786	7	385	35	2,213	1,226	230	88	1,544	669	11,783	12,452
						1895	1,690	8	352	225	2,275	1,105	240	475	1,820	455	11,328	11,783
23	St.P.S., Melbourne	...	...	...	{	1897	725	...	528	24	1,277	676	270	...	946	331	15,457	15,788
						1896	816	...	413	84	1,313	739	240	291	1,270	43	15,414	15,457
						1895	924	21	460	I	1,406	731	290	6	1,027	379	15,035	15,414
24	St.P.S., Geelong and Western	...	{			1897	289	8	179	...	476	327	75	...	402	74	2,221	2,295
						1896	272	17	92	59	440	186	90	...	276	164	2,057	2,221
						1895	217	18	69	...	304	188	147	...	335	— 31	2,088	2,057

25	P.A.F.S.					{	1897	1,512	34	545	3	2,094	1,168	400	57	1,625	469	15,335	15,804
							1896	1,427	25	488	35	1,975	1,019	295	531	1,845	130	15,205	15,335
							1895	1,468	27	593	20	2,108	1,121	340	88	1,549	559	14,646	15,205
26	A.N.A.					{	1897	14,707	495	2,291	288	17,781	6,981	1,170	714	8,865	8,916	74,318	83,234
							1896	13,568	513	2,075	92	16,248	6,502	1,190	71	7,763	8,485	65,833	74,318
							1895	12,227	433	1,899	119	14,678	6,252	950	128	7,330	7,348	58,485	65,833
27	G.S.R.S.					{	1897	191	...	92	...	283	247	55	...	302	-19	2,061	2,042
							1896	201	...	120	...	321	211	10	...	221	100	1,961	2,061
							1895	210	2	100	...	312	209	65	...	274	38	1,923	1,961
28	I.N.F.					{	1897	774	1	38	...	813	442	125	5	572	241	2,830	3,071
							1896	739	...	42	43	824	377	50	2	429	395	2,435	2,830
							1895	731	1	33	2	767	486	70	196	752	15	2,420	2,435
29	M.T.B.S.					{	1897	1,322	...	202	1	1,525	1,268	180	...	1,448	77	5,157	5,234
							1896	1,351	...	218	7	1,576	1,225	120	...	1,345	231	4,926	5,157
							1895	1,356	...	213	...	1,569	1,237	130	...	1,367	202	4,724	4,926
	Total					{	1897	116,946	1,094	40,057	7,143	165,240	100,315	21,152	12,836	134,303	30,937	1,075,281	1,106,218
							1896	113,754	1,431	40,487	8,694	164,366	98,582	21,164	9,949	129,695	34,671	1,040,610	1,075,281
							1895	109,743	1,396	42,182	16,010	169,331	103,457	21,419	11,823	136,699	32,632	1,007,978	1,040,610
Female Societies.																			
1	I.O.O.F.						1897	1	...	...	...	1	...	...	...	...	1	...	1
2	A.O.F., Bendigo						1897	76	...	3	119	198	44	...	10	54	144	...	144
3	H.A.C.B.S.						1897	258	6	3	189	456	57	30	29	116	340	...	340
	Total						1897	335	6	6	308	655	101	30	39	170	485	...	485

NOTE.—The minus sign (-) signifies the excess of expenditure over receipts, or a debit balance.

TABLE III.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Medical and Management Fund in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895.

No.	Society and District.					Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
							Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
							£	£	£	£	£	£	£	£	£	£	£	£
1	M.U.I.O.O.F.—																	
I.	Bairnsdale	...	...	...	...	...	651	48	2	105	806	467	241	25	733	73	17	90
II.	Ballarat	...	...	...	...	...	2,502	59	68	102	2,731	1,576	997	153	2,726	5	1,582	1,587
III.	Bendigo	...	...	...	...	...	5,154	181	122	646	6,103	3,304	1,708	747	5,759	344	4,649	4,993
IV.	Castlemaine	...	...	...	...	...	2,350	87	14	355	2,806	1,590	1,000	244	2,834	28	667	639
V.	Collingwood	...	...	...	...	...	1,790	49	19	228	2,086	1,188	787	111	2,086	...	458	458
VI.	Corio	...	...	...	...	...	629	21	24	73	747	439	192	130	761	14	282	268
VII.	Hamilton	...	...	...	...	...	588	26	3	54	671	460	193	25	678	7	170	163
VIII.	North Yarra	...	...	...	...	...	907	22	8	71	1,008	691	271	61	1,023	15	210	195
IX.	Ovens and Murray	...	...	...	...	...	2,317	126	14	352	2,809	1,661	898	247	2,806	3	497	500
X.	Port Fairy	...	...	...	...	...	471	13	14	24	522	251	193	49	493	29	112	141
XI.	Port Phillip	...	...	...	...	...	7,021	221	97	856	8,195	5,074	2,644	439	8,157	38	2,158	2,196
XII.	Sale	...	...	...	...	...	521	68	1	98	688	364	204	71	639	49	181	230
XIII.	South Melbourne	...	...	...	...	...	2,316	75	10	179	2,580	1,615	790	152	2,557	23	265	288
XIV.	St. Arnaud	...	...	...	...	...	711	25	...	70	806	524	197	42	763	43	45	88
XV.	Talbot	...	...	...	...	...	786	16	...	46	848	473	271	90	834	14	147	161
XVI.	Warrnambool	...	...	...	...	...	629	21	...	49	699	452	213	20	685	14	79	93
XVII.	Wimmera	...	...	...	...	...	1,310	51	7	157	1,525	941	481	84	1,506	19	295	314
XVIII.	Yarra Yarra	...	...	...	...	...	1,241	55	...	152	1,448	887	443	68	1,398	50	95	145
1	Total of M.U.I.O.O.F.					1897	31,894	1,164	403	3,617	37,078	21,957	11,723	2,758	36,438	640	11,909	12,549
						1896	30,890	1,084	289	3,295	35,558	21,490	10,936	2,541	34,967	591	11,318	11,909
						1895	28,963	921	308	4,918	35,110	20,425	10,716	3,125	34,266	844	10,474	11,318
2	G.U.O.O.F.—																	
I.	Ballarat	...	...	...	...	...	903	9	1	94	1,007	622	218	114	954	53	207	260
II.	Bendigo	...	...	...	...	...	545	13	...	41	599	352	169	80	601	2	120	118
III.	Castlemaine	...	...	...	...	...	423	2	...	36	461	251	144	53	448	13	106	119
IV.	Eastern	...	...	...	...	...	836	23	...	155	1,014	581	312	138	1,031	17	79	62
V.	Gippsland	...	...	...	...	...	291	6	...	96	393	225	105	50	380	13	9	22
VI.	Melbourne	...	...	...	...	...	2,192	31	...	174	2,397	1,421	665	297	2,383	14	146	160
	Committee of Management Funds	...	...	...	...	...	...	...	...	674	674	...	339	331	670	4	270	274
2	Total of G.U.O.O.F.					1897	5,190	84	1	1,270	6,545	3,452	1,952	1,063	6,467	78	937	1,015
						1896	4,720	72	3	2,026	6,821	3,488	2,034	1,056	6,578	243	694	937
						1895	3,764	34	1	2,670	6,469	3,610	2,101	872	6,583	114	808	694

3	I.O.O.F. ...	...	...	...	{	1897	9,078	273	25	1,846	11,222	6,835	3,502	1,026	11,363	-141	1,754	1,613
						1896	9,284	255	28	1,343	10,910	6,660	3,356	558	10,574	336	1,418	1,754
						1895	9,180	305	44	1,339	10,868	6,829	3,382	792	11,003	-135	1,553	1,418
4	U.A.O.D. ...	...	...	...	{	1897	11,510	582	88	3,845	16,025	7,982	5,643	1,421	15,052	973	2,317	3,290
						1896	10,191	277	95	3,907	14,470	7,587	4,875	1,354	13,816	654	1,663	2,317
						1895	10,313	306	103	2,843	13,565	7,522	5,025	1,138	13,685	-120	1,783	1,663
5	A.O.F., Ballarat ...	...	...	...	{	1897	356	...	...	84	440	265	182	20	467	-27	-382	-409
						1896	360	...	...	85	445	305	188	22	515	-70	-312	-382
						1895	465	1	...	269	735	342	178	20	540	195	-507	-312
6	A.O.F., Bendigo ...	...	...	...	{	1897	944	...	3	459	1,406	844	543	81	1,468	-62	135	73
						1896	1,049	2	13	640	1,704	864	579	217	1,660	44	91	135
						1895	1,058	...	8	643	1,709	813	590	188	1,591	118	-27	91
7	A.O.F., Geelong and Western ...	...	...	...	{	1897	454	3	2	60	519	330	157	67	554	-35	199	164
						1896	435	8	1	117	561	344	170	28	542	19	180	199
						1895	465	4	1	48	518	343	160	28	531	-13	193	180
8	A.O.F., Grenville ...	...	...	...	{	1897	143	1	...	1	145	92	58	...	150	-5	-67	-72
						1896	146	...	...	2	148	88	63	2	153	-5	-62	-67
						1895	134	...	...	1	135	88	70	6	164	-29	-33	-62
9	A.O.F., Melbourne ...	...	...	...	{	1897	12,121	309	27	2,388	14,845	9,725	4,456	748	14,929	-84	1,933	1,849
						1896	12,314	325	33	2,138	14,810	9,696	4,398	803	14,897	-87	2,020	1,933
						1895	11,941	342	21	2,701	15,005	9,611	4,628	875	15,114	-109	2,129	2,020
10	A.O.F., Ovens and Murray ...	...	...	...	{	1897	683	36	3	85	801	490	254	37	781	20	306	326
						1896	640	43	3	80	766	455	226	45	726	40	266	306
						1895	550	16	2	58	626	388	183	13	584	42	224	266
11	A.O.F., Portland ...	...	...	...	{	1897	543	...	...	129	672	442	214	44	700	-28	165	137
						1896	559	...	...	128	687	457	216	16	689	-2	167	165
						1895	615	...	...	132	747	502	222	18	742	5	162	167
12	A.O.F., Warrnambool ...	...	...	...	{	1897	180	2	9	11	202	113	62	29	204	-2	127	125
						1896	169	4	3	18	194	105	71	14	190	4	123	127
						1895	137	5	...	46	188	103	79	20	202	-14	137	123
13	A.O.F., Court Unity ...	...	...	...	{	1897	234	...	...	23	257	170	94	2	266	-9	35	26
						1896	249	1	...	10	260	174	89	10	273	-13	48	35
						1895	258	...	...	19	277	178	86	17	281	-4	52	48
14	A.O.F., Court Freedom ...	...	...	...	{	1897	...	...	...	18	18	...	...	...	...	18	-18	...
						1896	27	...	...	2	29	28	18	1	47	-18	...	-18
						1895	46	...	...	22	68	43	19	1	63	5	-5	...
15	A.O.F., Court Ararat ...	...	...	...	{	1897	68	...	...	...	68	48	22	2	72	-4	17	13
						1896	71	...	...	...	71	43	21	1	65	6	11	17
						1895	64	...	...	3	67	55	21	2	78	-11	22	11

NOTE.—The minus sign (—) signifies the excess of expenditure over receipts, or a debit balance.

TABLE III.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Medical and Management Fund in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895—*continued*.

No.	Society and District.					Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
							Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
							£	£	£	£	£	£	£	£	£	£	£	
16	A.O.F., Court Amherst	...	...	{	1897	34	...	...	4	38	32	12	...	44	- 6	...	- 6
					1896	44	...	...	2	46	27	14	2	43	3	- 3	...
					1895	49	...	...	3	52	34	16	2	52	...	- 3	- 3
17	I.O.R.	...	...	{	1897	13,442	128	68	2,310	15,948	9,533	5,324	1,131	15,988	- 40	2,611	2,571
					1896	13,147	113	83	2,244	15,587	9,207	4,422	1,647	15,276	311	2,300	2,611	
					1895	13,097	110	89	2,094	15,390	9,111	5,114	1,020	15,245	145	2,155	2,300	
18	O.S.T.—																	
I.	Ballarat and Sandhurst	441	4	...	89	534	270	190	55	515	19	- 62	- 43
II.	Melbourne	1,463	35	1	226	1,725	962	517	212	1,691	34	72	106
III.	Victoria	1,054	7	3	160	1,224	730	337	153	1,220	4	372	376
—	National	433	433	...	308	86	394	39	- 214	- 175
18	Total of O.S.T.	...	...	{	1897	2,958	46	4	908	3,916	1,962	1,352	506	3,820	96	168	264
					1896	2,991	48	4	1,126	4,169	1,937	1,379	789	4,105	64	104	168	
					1895	2,933	44	5	905	3,887	1,974	1,365	448	3,787	100	4	104	
19	H.A.C.B.S.—																	
I.	Ballarat	372	11	...	95	478	310	169	23	502	- 24	- 79	- 103
II.	Melbourne	5,949	138	10	1,523	7,620	4,672	2,123	874	7,669	- 49	1,450	1,401
19	Total of H.A.C.B.S.	...	{	1897	6,321	149	10	1,618	8,098	4,982	2,292	897	8,171	- 73	1,371	1,298		
				1896	6,201	175	16	1,421	7,813	4,915	2,512	377	7,804	9	1,362	1,371		
				1895	5,456	200	9	1,027	6,692	4,187	2,097	434	6,718	- 26	1,388	1,362		
20	O.St.A.	...	...	{	1897	687	11	...	251	949	611	396	33	1,040	- 91	- 190	- 281
					1896	801	8	1	241	1,051	604	436	36	1,076	- 25	- 165	- 190	
					1895	878	12	...	205	1,095	689	477	66	1,232	- 137	- 28	- 165	
21	O.St.A., S.C.	...	...	{	1897	250	...	9	96	355	206	185	14	405	- 50	418	368
					1896	297	2	11	94	404	226	200	20	446	- 42	460	418	
					1895	324	1	14	92	431	257	213	9	479	- 48	508	460	
22	G.U.O.F.G. ...	...	...	{	1897	2,095	93	2	234	2,424	1,345	896	200	2,441	- 17	220	203
					1896	1,950	87	5	249	2,291	1,306	834	148	2,288	3	217	220	
					1895	1,800	91	7	221	2,119	1,217	776	115	2,108	11	206	217	

23	St.P.S., Melbourne	...	...	...	{	1897	717	4	46	103	870	513	366	99	978	-108	8,839	8,731
						1896	781	5	32	141	959	600	352	143	1,095	-136	8,975	8,839
						1895	771	11	2	92	876	677	334	151	1,162	-286	9,261	8,975
24	St.P.S., Geelong and Western	...	...	...	{	1897	289	8	...	138	435	294	96	130	520	85	159	74
						1896	299	17	...	91	407	185	100	51	336	71	88	159
						1895	239	18	...	28	285	163	74	42	279	6	82	88
25	P.A.F.S.	...	...	...	{	1897	1,615	18	1	598	2,232	1,299	718	228	2,245	-13	-838	-851
						1896	1,656	22	...	865	2,543	1,277	750	97	2,124	419	-1,257	-838
						1895	1,550	8	1	392	1,951	1,231	810	87	2,128	-177	-1,080	-1,257
26	A.N.A.	...	...	...	{	1897	14,723	641	64	1,249	16,677	10,468	5,198	439	16,105	572	3,699	4,271
						1896	13,709	646	67	3,089	17,511	10,012	5,285	456	15,753	1,758	1,941	3,699
						1895	12,629	544	68	1,293	14,534	9,100	4,596	1,289	14,985	-451	2,392	1,941
27	G.S.R.S.	...	...	...	{	1897	179	...	15	6	200	160	93	15	268	-68	361	293
						1896	160	...	24	13	197	163	59	20	242	-45	406	361
						1895	165	...	24	5	194	165	79	9	253	-59	465	400
28	I.N.F.	...	...	...	{	1897	699	23	...	179	901	492	298	51	841	60	-571	-511
						1896	656	25	...	124	805	481	319	53	853	-48	-523	-571
						1895	597	45	...	110	752	442	320	59	821	-69	-454	-523
29	M.T.B.S.	...	...	...	{	1897	990	17	...	17	1,024	799	72	...	871	153	139	292
						1896	1,024	12	...	5	1,041	810	65	...	875	166	-27	139
						1895	1,011	15	...	24	1,050	826	110	31	967	83	-110	-27
	Total	...	...	...	{	1897	118,397	3,586	780	21,547	144,310	85,441	46,160	11,047	142,648	1,662	35,753	37,415
						1896	114,820	3,231	711	23,496	142,258	83,534	43,967	10,513	138,014	4,244	31,509	35,753
						1895	109,500	3,033	707	22,204	135,444	80,955	43,861	10,895	135,711	-267	31,776	31,509
	Female Societies.																	
1	I.O.O.F.	...	...	...	...	1897	...	...	...	57	57	9	4	4	17	40	...	40
2	A.O.F., Bendigo	...	...	...	...	1897	56	1	...	14	71	40	17	1	58	13	...	13
3	H.A.C.B.S.	...	...	...	...	1897	300	51	...	68	419	264	58	11	333	86	...	86
	Total	...	...	...	...	1897	356	52	...	139	547	313	79	16	408	139	...	139

NOTE.—The minus sign(-) signifies the excess of expenditure over receipts, or a debit balance.

TABLE IV.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral Fund of each Society and District for the Year 1897, and of each Society for the Years 1896 and 1895.

No.	Society and District.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	per cent.	per cent.	
1	M.U.I.O.O.F.—									
I.	Bairnsdale ...		5,709	2,948	1,502	420	816	23	85·3	4·96
II.	Ballarat ...		49,864	32,004	14,958	2,382	504	16	98·9	4·47
III.	Bendigo ...		20,750	11,665	6,897	1,370	802	16	96·5	4·51
IV.	Castlemaine ...		24,442	12,934	8,620	2,452	436	...	98·2	4·19
V.	Collingwood ...		34,451	27,839	1,462	4,570	580	...	98·3	4·05
VI.	Corio ...		12,677	8,029	2,881	976	791	...	93·8	4·28
VII.	Hamilton ...		11,111	6,934	2,350	1,342	485	...	95·6	3·86
VIII.	North Yarra ...		7,935	4,265	862	2,555	253	...	96·8	2·50
IX.	Ovens and Murray ...		19,713	6,044	10,395	2,445	792	37	95·8	3·44
X.	Port Fairy ...		8,529	2,638	3,392	2,303	196	...	97·7	4·43
XI.	Port Phillip ...		111,302	74,898	17,094	13,856	5,446	8	95·1	3·78
XII.	Sale ...		5,170	3,091	1,738	...	341	...	93·4	4·30
XIII.	South Melbourne ...		31,134	22,257	1,728	5,460	1,666	23	94·6	3·66
XIV.	St. Arnaud ...		6,391	3,221	2,404	200	566	...	91·1	4·77
XV.	Talbot ...		1,801	848	689	...	264	...	85·3	3·45
XVI.	Warrnambool ...		5,416	1,565	1,395	2,334	119	...	97·8	1·79
XVII.	Wimmera ...		11,753	4,511	6,033	443	761	5	93·5	3·81
XVIII.	Yarra Yarra ...		17,002	8,450	3,864	3,805	883	...	94·8	3·40
1	Total of M.U.I.O.O.F. ...	{ 1897	385,150	234,141	88,267	46,913	15,701	128	95·9	3·93
		1896	376,151	243,315	79,974	34,038	18,685	139	95·0	4·23
		1895	366,004	248,300	74,714	27,439	15,377	174	95·8	4·40
2	G.U.O.O.F.—									
I.	Ballarat ...		7,729	5,548	1,393	157	631	...	91·8	3·93
II.	Bendigo ...		1,207	1,030	127	...	50	...	95·9	2·86
III.	Castlemaine ...		6,360	3,109	2,728	...	523	...	91·8	3·57
IV.	Eastern ...		9,415	6,679	1,513	...	1,223	...	87·0	3·34
V.	Gippsland ...		4,795	3,471	368	550	406	...	91·5	4·04
VI.	Melbourne ...		22,204	17,877	1,859	1,192	1,276	...	94·3	3·79
2	Total of G.U.O.O.F. ...	{ 1897	51,710	37,714	7,988	1,899	4,109	...	92·1	3·70
		1896	50,553	32,515	8,656	4,935	4,429	18	91·2	3·99
		1895	49,665	31,712	10,724	3,158	4,004	67	91·8	4·27

3	I.O.O.F.	...	...	...	...	1897 1896 1895	98,501 94,539 90,515	68,782 59,763 58,277	12,583 12,552 13,417	13,129 18,867 14,607	3,644 2,989 3,735	363 368 479	95'9 96'4 95'3	3'47 3'31 3'90
4	U.A.O.D.	...	...	...	...	1897 1896 1895	88,680 87,244 84,904	71,682 70,404 70,916	10,140 10,431 7,125	3,206 2,630 2,025	3,515 3,552 4,298	137 227 540	95'9 95'7 94'3	3'07 2'67 3'10
5	A.O.F., Ballarat	...	...	...	...	1897 1896 1895	2,413 2,713 2,820	440	1,294 1,912 2,081	... ... ...	247 377 344	432 424 395	71'9 70'5 73'8	1'25 2'75 2'58
6	A.O.F., Bendigo	...	...	...	...	1897 1896 1895	8,548 8,756 8,923	5,174 4,910 5,591	2,701 2,771 2,176	183 472 524	205 328 380	285 275 252	94'3 93'1 92'9	4'87 4'72 5'14
7	A.O.F., Geelong and Western	...	...	...	...	1897 1896 1895	5,184 5,216 5,242	1,814 1,715 1,747	2,771 3,269 3,009	316 137 315	283 95 171	... ... ...	94'5 98'2 96'7	3'81 3'81 3'24
8	A.O.F., Grenville	...	...	...	...	1897 1896 1895	1,125 1,217 1,216	75 75 100	825 845 874	50 50 50	94 171 123	81 76 69	84'4 79'7 84'2	3'25 2'97 3'40
9	A.O.F., Melbourne	...	...	...	...	1897 1896 1895	89,715 89,398 88,858	51,860 53,686 55,125	16,560 17,251 16,149	16,328 14,610 14,224	4,958 3,847 3,331	9 4 29	94'5 95'7 96'2	3'88 4'19 4'56
10	A.O.F., Ovens and Murray	...	...	...	...	1897 1896 1895	6,484 6,158 6,073	2,355 2,305 2,175	3,486 3,738 3,813	... ... ...	640 105 85	3 10 ...	90'1 98'1 98'6	3'35 3'17 4'38
11	A.O.F., Portland	...	...	...	...	1897 1896 1897	7,687 7,810 8,050	3,028 2,850 3,102	2,205 2,662 2,907	1,879 1,826 1,581	570 472 457	5 ... 3	92'5 94'0 94'3	2'92 2'89 3'72
12	A.O.F., Warrnambool	...	...	...	...	1897 1896 1895	2,948 2,967 2,870	2,643 2,629 2,535	188 229 233	60 60 ...	57 48 96	... 1 6	98'1 98'3 96'4	5'95 6'82 5'85
13	A.O.F., Court Unity	...	...	...	...	1897 1896 1895	5,868 5,969 5,904	4,541 5,346 5,251	1,219 450 550	... ... ...	108 173 103	... ... ...	98'1 97'1 98'2	4'98 6'50 6'21
14	A.O.F., Court Freedom	...	...	...	...	1897 1896 1895	... 641 633	... ... ...	... 465 464	... 150 150	... 8 19	... 18 ...	... 95'9 97'0	... 1'26 3'05
15	A.O.F., Court Ararat	...	...	...	...	1897 1896 1895	1,441 1,427 1,446	1,215 1,005 1,271	52 74 104	... ... ...	174 348 71	... ... ...	87'9 75'6 95'1	3'84 3'06 6'53
16	A.O.F., Court Amherst	...	...	...	...	1897 1896 1895	398 397 416	... ... ...	20 40 40	352 352 352	20 5 21	6 ... 3	93'5 98'7 94'2	0'25 ... 0'45

TABLE IV.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral Fund of each Society and District for the Year 1897, and of each Society for the Years 1896 and 1895—*continued.*

No.	Society and District.	Year.	Amount of Funds.							Interest realized
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	£	per cent.	per cent.
17	I.O.R. ...	1897	142,581	101,422	24,982	9,733	6,313	131	95.5	3.90
		1896	138,146	97,141	24,489	8,658	7,777	81	94.3	4.20
18	O.S.T.—	1895	133,176	94,976	24,133	9,719	4,147	201	96.7	4.55
I.	Ballarat and Sandhurst	...	4,108	1,848	1,724	134	246	156	90.2	3.85
II.	Melbourne ...	...	7,984	5,835	1,199	20	814	116	88.4	2.99
III.	Victoria ...	...	15,650	8,935	4,380	1,473	792	70	94.5	3.58
—	National ...	...	4,517	3,784	515	...	43	175	95.2	4.80
18	Total of O.S.T. ...	1897	32,259	20,402	7,818	1,627	1,895	517	92.5	3.64
		1896	31,895	17,782	8,548	2,505	2,497	563	90.4	3.76
		1895	30,937	18,840	7,427	2,370	1,665	635	92.5	3.85
19	H.A.C.B.S.—									
I.	Ballarat ...	...	2,023	850	362	...	678	133	59.9	3.55
II.	Melbourne ...	...	25,707	17,387	4,928	...	3,197	195	86.8	3.35
19	Total of H.A.C.B.S.	1897	27,730	18,237	5,290	...	3,875	328	84.8	3.36
		1896	27,141	18,477	5,115	...	3,286	263	86.9	3.66
		1895	25,767	17,220	5,020	...	3,261	266	86.3	4.01
20	O.St.A. ...	1897	4,593	2,298	1,081	300	451	463	80.1	1.94
		1896	4,478	1,939	1,741	150	260	388	85.5	2.39
		1895	4,541	1,373	1,544	335	881	408	71.6	2.55
21	O.St.A., S.C. ...	1897	2,651	1,224	1,319	...	47	61	95.9	4.25
		1896	2,634	963	1,326	...	297	48	86.9	4.63
		1895	2,855	959	1,768	...	91	37	95.5	5.22
22	G.U.O.F.G. ...	1897	13,084	3,584	6,301	2,025	1,058	116	91.0	2.94
		1896	12,452	4,206	5,591	1,475	1,069	111	90.5	3.19
		1895	11,783	3,327	5,550	1,575	1,210	121	88.7	3.05
23	St.P.S., Melbourne	1897	15,788	11,828	2,125	...	566	1,269	88.4	3.38
		1896	15,457	11,645	2,003	...	648	1,161	88.3	2.68
		1895	15,414	11,648	2,149	...	559	1,058	89.5	3.02

24	St.P.S., Geelong and Western	...	...	...	...	{	1897	2,295	...	1,815	...	54	426	79'1	7'93
							1896	2,221	...	1,693	420	108	...	95'1	4'30
							1895	2,057	...	1,557	500	...	...	100'0	3'33
25	P.A.F.S.	...	...	...	...	{	1897	15,804	10,690	3,036	200	850	1,028	88'1	3'50
							1896	15,335	10,749	2,326	200	1,053	1,007	86'6	3'19
							1895	15,205	10,458	2,401	200	698	1,448	85'9	3'97
26	A.N.A.	...	...	...	...	{	1897	83,234	55,919	13,963	1,582	11,485	285	85'9	2'91
							1896	74,318	48,185	11,990	1,089	12,778	276	82'4	2'96
							1895	65,833	44,023	10,649	928	8,915	1,318	84'5	3'06
27	G.S.R.S.	...	...	...	...	{	1897	2,042	1,990	25	...	27	...	98'7	4'48
							1896	2,061	2,020	24	...	17	...	99'2	5'97
							1895	1,961	1,910	...	...	51	...	97'4	5'15
28	I.N.F.	...	...	...	...	{	1897	3,071	203	1,261	125	971	511	51'7	1'32
							1896	2,830	...	1,361	125	773	571	52'5	1'60
							1895	2,435	125	1,217	...	569	524	55'1	1'36
29	M.T.B.S.	...	...	...	...	{	1897	5,234	2,826	2,408	...	...	...	100'0	3'89
							1896	5,157	4,800	...	...	357	...	93'1	4'32
							1895	4,926	4,679	106	...	114	27	97'1	4'41
	Total	...	...	...	...	{	1897	1,106,218	716,087	221,723	99,907	61,917	6,584	93'8	3'67
							1896	1,075,281	698,425	211,526	92,749	66,552	6,029	93'3	3'83
							1895	1,040,610	695,640	202,057	80,052	54,801	8,060	94'0	4'12
Female Societies.															
1	I.O.O.F.	...	...	...	...	...	1897	1	...	...	...	1	...	...	...
2	A.O.F., Bendigo	...	...	...	...	...	1897	144	...	144	...	...	...	100'0	2'27
3	H.A.C.B.S.	...	...	...	...	...	1897	340	50	53	...	237	...	30'29	1'77
	Total	...	...	...	...	...	1897	485	50	197	...	238	...	50'93	1'99

TABLE V.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Medical and Management Fund of each Society and District for the Year 1897, and of each Society for the Years 1896 and 1895.

No.	Society and District.	Year.	Amount of Funds.						Interest realized.
			At end of Year.	Invested.			Uninvested.	Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.		
			£	£	£	£	£	per cent.	per cent.
1	M.U.I.O.O.F.--								
I.	Bairnsdale ...	...	90	...	...	65	25	72·2	3·74
II.	Ballarat ...	...	1,587	904	232	...	451	71·6	4·29
III.	Bendigo ...	...	4,993	1,130	1,072	1,829	962	80·9	2·53
IV.	Castlemaine ...	...	639	17	166	...	456	28·6	2·14
V.	Collingwood ...	...	458	170	157	101	30	93·4	4·15
VI.	Corio ...	...	268	100	...	30	138	48·5	8·73
VII.	Hamilton ...	...	163	...	75	...	88	46·0	1·80
VIII.	North Yarra ...	...	195	108	...	...	87	55·4	3·95
IX.	Ovens and Murray ...	...	500	162	23	108	207	58·6	2·81
X.	Port Fairy ...	...	141	...	...	55	86	39·0	11·07
XI.	Port Phillip ...	...	2,196	662	84	715	735	66·5	4·46
XII.	Sale ...	...	230	7	...	105	118	48·7	0·49
XIII.	South Melbourne ...	...	288	98	...	...	190	34·0	3·62
XIV.	St. Arnaud ...	...	88	...	...	...	88	...	...
XV.	Talbot ...	...	161	...	...	...	161	...	...
XVI.	Warrnambool ...	...	93	...	16	...	77	17·2	...
XVII.	Wimmera ...	...	314	30	134	...	150	52·2	2·30
XVIII.	Yarra Yarra ...	...	145	...	...	...	145	...	...
1	Total of M.U.I.O.O.F. ...	{ 1897 1896 1895	12,549 11,909 11,318	3,388 3,448 3,319	1,959 2,491 1,562	3,008 1,908 2,670	4,194 4,062 3,767	66·6 65·9 66·7	3·30 2·49 2·83
2	G.U.O.O.F.—								
I.	Ballarat ...	...	260	36	...	...	224	13·8	0·43
II.	Bendigo ...	...	118	...	18	...	100	15·3	...
III.	Castlemaine ...	...	119	...	47	...	72	39·5	...
IV.	Eastern ...	...	62	...	1	...	61	16·1	...
V.	Gippsland ...	...	22	...	...	...	22	...	...
VI.	Melbourne ...	...	160	...	6	...	154	3·8	...
	Committee of Management Funds ...	...	274	...	81	...	193	29·6	...
2	Total of G.U.O.O.F. ...	{ 1897 1896 1895	1,015 937 694	36 36 36	153 101 47	... 50	826 800 561	18·6 14·6 19·2	0·10 0·37 0·13

3	I.O.O.F.	...	...	...	...	...	{	1897	1,613	338	569	159	547	66·1	1·48
								1896	1,754	359	615	280	500	71·5	1·77
								1895	1,418	395	543	276	204	85·6	2·96
4	U.A.O.D.	...	...	...	...	...	{	1897	3,290	1,296	1,073	...	921	72·0	3·14
								1896	2,317	1,190	438	247	442	30·9	4·77
								1895	1,663	1,140	551	...	-28	100·0	5·98
5	A.O.F., Ballarat	...	...	...	...	...	{	1897	-409	...	8	...	-417	...	...
								1896	-352	...	13	...	-395	...	...
								1895	-312	...	16	...	-328	...	...
6	A.O.F., Bendigo	...	...	...	...	...	{	1897	73	108	69	94	-198	100·0	2·88
								1896	135	96	151	61	-173	100·0	11·50
								1895	91	81	188	9	-187	100·0	25·00
7	A.O.F., Geelong and Western	...	...	...	...	...	{	1897	164	...	46	...	118	28·0	1·10
								1896	199	...	90	...	109	45·2	0·53
								1895	180	...	50	...	130	27·8	0·54
8	A.O.F., Grenville	...	...	...	...	...	{	1897	-72	...	...	...	-72	...	...
								1896	-67	...	...	...	-67	...	...
								1895	-62	...	...	...	-62	...	...
9	A.O.F., Melbourne	...	...	...	...	...	{	1897	1,849	385	359	160	945	48·9	1·43
								1896	1,933	520	272	234	907	53·1	1·67
								1895	2,020	395	611	171	843	58·2	1·01
10	A.O.F., Ovens and Murray	...	...	...	...	...	{	1897	326	10	118	...	198	39·3	0·95
								1896	306	10	139	...	157	48·7	1·05
								1895	266	10	141	...	115	56·7	0·82
11	A.O.F., Portland	...	...	...	...	...	{	1897	137	...	52	...	85	38·0	...
								1896	165	...	60	...	105	36·4	...
								1895	167	...	12	...	155	7·2	...
12	A.O.F., Warrnambool	...	...	...	...	...	{	1897	125	100	...	...	25	80·0	7·14
								1896	127	...	...	100	27	78·7	2·40
								1895	123	100	...	...	23	81·3	...
13	A.O.F., Court Unity	...	...	...	...	...	{	1897	26	...	...	...	26	...	...
								1896	35	...	...	...	35	...	...
								1895	48	...	...	...	48	...	...
14	A.O.F., Court Freedom	...	...	...	...	...	{	1897	...	...	...	...	...	...	...
								1896	-18	...	...	...	-18	...	...
								1895	...	...	...	...	...	...	...
15	A.O.F., Court Ararat	...	...	...	...	...	{	1897	13	...	...	...	13	...	...
								1896	17	...	...	...	17	...	...
								1895	11	...	...	...	11	...	...

NOTE.—The minus sign (-) signifies a debit balance.

TABLE V.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Medical and Management Fund of each Society and District for the Year 1897, and of each Society for the Years 1896 and 1895—*continued*.

No.	Society and District.							Year.	Amount of Funds.					Interest realized.	
									At end of Year.	Invested.			Uninvested.		Proportion invested.
										On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.		
									£	£	£	£	per cent.	per cent.	
16	A.O.F., Court Amherst	...	...	...	...	{	1897	£ -6	...	...	...	£ -6	...	...
							1896	...	...	...	...	...	...	...
							1895	-3	...	...	...	-3	...	...
17	I.O.R.	...	...	...	...	{	1897	2,571	585	503	575	908	64·7	2·62
							1896	2,611	549	604	537	921	64·7	3·38	
							1895	2,300	692	404	581	623	72·9	4·00	
18	O.S.T.—														
	I.	Ballarat and Sandhurst	-43	...	65	...	-108
	II.	Melbourne	106	27	81	...	-2	100·0	1·12
	III.	Victoria	376	...	87	197	92	75·5	0·80
—	National	-175	-175
18	Total of O.S.T.	...	...	...	...	{	1897	264	27	233	197	-193	100·0	1·85
							1896	168	...	162	200	-194	100·0	2·94	
							1895	104	4	225	200	-325	100·0	9·26	
19	H.A.C.B.S.—														
	I.	Ballarat	-103	-103
II.	Melbourne	1,401	430	596	...	375	73·2	0·70
19	Total of H.A.C.B.S.	...	...	...	...	{	1897	1,298	430	596	...	272	79·0	0·75
							1896	1,371	485	351	...	535	61·0	1·17	
							1895	1,362	304	327	...	731	46·3	0·66	
20	O.St.A.	...	...	...	...	{	1897	-281	...	...	...	-281	...	...
							1896	-190	...	1	...	-191	...	...
							1895	-165	...	...	...	-165	...	...
21	O.St.A., S.C.	...	...	...	...	{	1897	368	...	338	...	30	91·8	2·29
							1896	418	...	321	...	97	76·8	2·51	
							1895	460	...	371	...	89	80·7	2·89	
22	G.U.O.F.G.	...	...	...	...	{	1897	203	70	62	...	71	65·0	0·95
							1896	220	100	44	20	56	74·5	2·29	
							1895	217	120	4	20	73	66·4	3·30	

23	St.P.S., Melbourne	...	...	...	...	...	...	1897	8,731	...	...	10,000	-1,269	100°0	0°52
								1896	8,839	...	...	10,000	-1,161	100°0	0°36
								1895	8,975	...	...	10,000	-1,025	100°0	0°02
24	St.P.S., Geelong and Western	...	...	...	...	...	...	1897	74	...	...	500	-426	100°0	...
								1896	159	...	...	...	159	...	...
								1895	88	...	33	...	55	37°5	...
25	P.A.F.S.	...	...	...	...	...	...	1897	-851	...	104	...	-955	...	...
								1896	-838	...	102	...	-940	...	...
								1895	-1,257	...	119	...	-1,376	...	...
26	A.N.A.	...	...	...	...	...	...	1897	4,271	1,246	793	...	2,232	47°7	1°61
								1896	3,699	1,232	896	...	1,571	57°5	2°38
								1895	1,941	1,003	734	...	204	89°5	3°14
27	G.S.R.S.	...	...	...	...	...	...	1897	293	270	...	...	23	92°2	4°59
								1896	361	275	45	...	41	88°6	6°26
								1895	406	400	...	...	6	98°5	5°50
28	I.N.F.	...	...	...	...	...	...	1897	-511	...	...	...	-511	...	...
								1896	-571	...	...	...	-571	...	...
								1895	-523	...	...	...	-523	...	...
29	M.T.B.S.	...	...	...	...	...	...	1897	292	...	98	...	194	33°6	...
								1896	139	...	...	...	139	...	...
								1895	-27	...	...	...	-27	...	...
Total								1897	37,415	8,289	7,133	14,693	7,300	80°5	2°13
								1896	35,753	8,300	6,896	13,587	6,970	80°5	2°11
								1895	31,509	7,999	5,938	13,977	3,595	88°6	2°23
Female Societies.															
1	I.O.O.F.	...	...	...	...	...	...	1897	40	...	...	...	40	...	...
2	A.O.F., Bendigo	...	...	...	...	...	...	1897	13	...	13	...	...	100°0	...
3	H.A.C.B.S.	...	...	...	...	...	...	1897	86	...	19	...	67	22°1	...
Total								1897	139	...	32	...	107	23°0	...

NOTE.—The minus sign (–) signifies a debit balance.

TABLE VI.—EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895.

No.	Society and District.	Year.	Sickness.									Mortality.					Departures* by Arrears, Resignation, Expulsion, and Clearance.		Exclusions† by Arrears, Resignation, and Expulsion.	
			Members Sick.		Duration.			Sick Pay.				Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
			Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.					
					wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.											
1	M.U.I.O.O.F.—																			
I.	Bairnsdale ...	...	69	217·7	460	6 4	1 3	5 4 8	1 2 10	0 15 9	9·75	12·62	...	...	...	117·08	151·42	102·44	132·49
II.	Ballarat ...	...	408	280·6	4,153	10 1	2 5	7 12 6	2 2 10	0 15 0	15·38	17·88	4	2·37	2·75	53·25	61·90	43·20	50·21
III.	Bendigo ...	...	692	226·4	7,294	10 3	2 2	7 19 4	1 16 1	0 15 2	13·30	15·52	16	4·63	5·24	75·75	85·73	68·52	77·55
IV.	Castlemaine ...	...	334	245·6	3,749	11 1	2 5	8 0 4	1 19 5	0 14 4	13·20	14·70	15	9·90	11·03	52·14	58·09	38·94	43·38
V.	Collingwood ...	...	257	223·5	3,593	14 0	3 1	9 16 0	2 3 10	0 14 0	10·39	11·30	11	8·79	9·57	43·96	47·83	36·77	40·00
VI.	Corio ...	...	81	212·0	1,243	15 2	3 2	10 10 1	2 4 7	0 13 9	14·74	15·71	4	9·83	10·47	51·59	54·97	34·40	36·65
VII.	Hamilton ...	...	72	195·7	501	7 0	1 2	5 13 11	1 2 4	0 16 5	2·38	2·72	1	2·38	2·72	64·29	73·37	54·76	62·50
VIII.	North Yarra ...	...	137	257·5	1,639	12 0	3 0	8 6 11	2 3 0	0 13 11	8·59	9·40	...	...	...	51·55	56·39	24·05	26·32
IX.	Ovens and Murray	...	282	237·0	1,971	7 0	1 4	5 12 7	1 6 8	0 16 1	9·30	10·92	6	4·29	5·04	81·55	95·80	70·10	82·35	
X.	Port Fairy ...	...	73	258·0	976	13 2	3 3	8 14 10	2 5 0	0 13 1	20·00	21·20	...	...	...	53·33	56·54	46·67	49·47
XI.	Port Phillip ...	...	881	206·3	9,989	11 2	2 2	8 0 6	1 13 2	0 14 2	9·87	11·01	29	6·09	6·79	62·97	70·26	47·02	52·46
XII.	Sale ...	...	71	292·2	413	5 5	1 4	5 1 5	1 9 8	0 17 6	6·04	8·23	1	3·02	4·12	99·70	13·58	60·42	82·30
XIII.	South Melbourne ...	...	285	212·1	3,314	11 4	2 3	7 19 0	1 13 9	0 13 8	10·97	12·65	6	3·87	4·46	92·90	107·14	72·90	84·08
XIV.	St. Arnaud ...	...	103	261·4	821	8 0	2 1	6 5 5	1 12 10	0 15 9	11·34	12·69	...	...	...	72·56	81·22	61·22	68·53
XV.	Talbot ...	...	120	277·8	1,306	10 5	3 0	7 15 8	2 3 3	0 14 4	14·29	16·20	...	...	...	61·22	69·44	51·02	57·87
XVI.	Warrnambool ...	...	81	223·8	1,058	13 0	3 0	9 2 9	2 0 11	0 14 0	4·94	5·53	4	9·88	11·05	54·32	60·77	46·91	52·49
XVII.	Wimmera ...	...	159	234·2	1,219	7 4	1 5	6 7 5	1 9 10	0 16 8	8·63	10·31	4	4·93	5·89	76·45	91·31	62·89	75·11
XVIII.	Yarra Yarra ...	...	155	202·6	1,424	9 3	1 5	6 1 7	1 4 8	0 13 3	10·31	11·76	4	4·58	5·23	90·49	103·27	72·17	82·35
1	Total of M.U.I.O.O.F. {	1897	4,260	229·3	45,123	10 4	2 3	7 13 11	1 15 4	0 14 6	11·21	12·70	105	4·99	5·65	68·61	77·71	55·21	62·54	
		1896	4,050	225·6	45,103	11 1	2 3	7 18 5	1 15 9	0 14 3	12·60	14·26	114	5·61	6·35	79·08	89·50	65·20	73·79	
		1895	4,463	251·9	45,741	10 1	2 3	7 9 0	1 17 6	0 14 6	13·11	14·90	105	5·21	5·93	101·83	115·79	84·91	96·54	
2	G.U.O.O.F.—																			
I.	Ballarat ...	...	129	255·4	1,252	9 4	2 3	5 17 10	1 10 1	0 12 2	14·50	15·84	...	...	...	56·16	61·39	47·10	51·49
II.	Bendigo ...	...	79	268·7	968	12 2	3 2	7 0 0	1 17 8	0 11 5	24·59	30·61	3	8·20	10·20	90·16	112·25	84·70	105·44
III.	Castlemaine ...	...	62	279·3	823	13 2	3 4	7 10 4	2 2 0	0 11 4	7·87	9·01	1	3·94	4·50	74·80	85·59	66·93	76·58
IV.	Eastern ...	...	89	197·3	511	5 4	1 1	4 12 7	0 18 4	0 16 2	5·24	6·65	1	1·75	2·22	167·83	212·86	134·62	170·73
V.	Gippsland ...	...	58	402·8	434	7 3	3 0	5 9 0	2 3 11	0 14 7	...	...	...	...	...	...	...	22·47	27·78
VI.	Melbourne ...	...	263	228·3	3,359	12 5	2 5	7 0 9	1 12 2	0 11 0	22·64	26·04	9	6·79	7·81	83·02	95·49	73·21	84·20
2	Total of G.U.O.O.F. {	1897	680	245·7	7,347	10 5	2 4	6 8 2	1 11 6	0 11 11	16·01	18·79	14	4·31	5·06	90·24	105·85	77·61	91·04	
		1896	693	241·3	8,006	11 3	2 5	6 17 0	1 13 1	0 11 10	16·76	19·85	15	4·41	5·22	124·38	147·28	115·26	136·49	
		1895	800	267·4	8,332	10 2	2 5	6 4 11	1 13 5	0 12 0	12·50	15·04	17	4·72	5·68	114·69	138·04	100·25	120·66	

3	I.O.O.F. ...	{	1897	1,160	225'3	9,643	8	2	1	5	5	16	6	1	6	3	0	14	0	11'10	13'21	36	5'87	6'99	92'73	110'33	77'06	91'69
			1896	1,132	221'5	9,527	8	2	1	5	5	19	6	1	6	6	0	14	2	9'45	11'15	43	7'00	8'41	118'58	142'44	104'41	125'42
			1895	1,371	263'3	9,622	7	0	1	5	5	8	3	1	8	6	0	15	5	9'37	11'33	40	6'35	7'68	131'53	159'02	119'14	144'04
4	U.A.O.D. ...	{	1897	1,324	205'8	11,059	8	2	1	4	5	16	5	1	3	11	0	13	11	8'57	9'95	34	4'56	5'28	91'66	106'31	70'89	82'22
			1896	1,294	210'1	10,984	8	3	1	5	5	17	4	1	5	6	0	13	8	8'63	9'94	33	4'67	5'38	162'78	187'49	120'49	138'78
			1895	1,412	229'4	10,779	7	4	1	5	5	12	11	1	5	11	0	14	9	8'69	10'24	44	6'07	7'15	135'78	159'87	108'32	127'54
5	A.O.F., Ballarat ...	{	1897	71	318'4	1,361	19	1	6	1	5	18	7	1	17	9	0	6	2	52'86	53'81	4	17'62	17'92	105'73	107'62	96'92	98'66
			1896	82	330'7	1,530	18	4	6	1	5	19	0	1	19	5	0	6	5	31'25	32'25	4	15'62	16'13	54'69	56'46	54'69	56'46
			1895	78	303'5	1,289	16	3	5	0	5	12	10	1	14	3	0	6	10	22'39	23'35	1	3'73	3'89	18'66	19'46	14'93	15'56
6	A.O.F., Bendigo ...	{	1897	214	281'9	3,118	14	3	4	1	7	8	10	2	1	11	0	10	3	30'98	32'94	8	9'91	10'54	146'22	155'47	143'74	152'83
			1896	225	278'8	3,302	14	4	4	1	7	5	1	2	0	5	0	9	12	36'77	38'41	11	13'05	13'63	90'15	94'18	60'49	63'20
			1895	209	251'8	2,714	13	0	3	2	6	13	9	1	13	8	0	10	4	34'68	36'14	10	11'56	12'05	108'67	113'25	77'46	80'72
7	A.O.F., Geelong and Western	{	1897	65	220'3	766	11	5	2	4	7	4	7	1	11	11	0	12	3	19'11	20'34	4	12'74	13'56	50'96	54'24	47'77	50'85
			1896	60	201'3	737	12	2	2	3	7	11	0	1	10	5	0	12	4	22'22	23'49	3	9'52	10'07	57'14	60'40	57'14	60'40
			1895	75	242'7	674	9	0	2	1	5	5	11	1	5	8	0	11	10	9'32	9'71	3	9'32	9'71	83'85	87'38	80'75	84'14
8	A.O.F., Grenville ...	{	1897	27	360'0	307	11	2	4	1	5	5	11	1	18	2	0	9	4	37'97	40'00	1	12'66	13'33	50'63	53'33	50'63	53'33
			1896	20	256'4	222	11	1	2	5	5	12	0	1	8	9	0	10	1	12'05	12'82	1	12'05	12'79	36'14	38'46	36'14	38'46
			1895	21	265'8	221	10	3	2	5	5	0	0	1	6	7	0	9	6	22'99	25'32	1	11'49	12'66	45'98	50'63	45'98	50'63
9	A.O.F., Melbourne ...	{	1897	1,766	229'4	21,555	12	1	2	5	6	17	0	1	11	5	0	11	2	13'07	14'55	62	7'24	8'05	84'87	94'44	66'31	73'79
			1896	1,673	220'5	21,205	12	4	2	5	7	3	4	1	11	7	0	11	4	14'39	16'21	49	5'73	6'46	97'68	110'05	85'52	96'35
			1895	1,875	249'1	21,306	11	2	2	5	6	14	7	1	13	7	0	11	10	15'38	17'40	69	8'10	9'17	88'78	100'44	75'87	85'82
10	A.O.F., Ovens and Murray	{	1897	78	230'1	660	8	3	2	0	4	8	6	1	0	4	0	10	5	...	...	2	5'32	5'90	26'60	29'50	26'60	29'50
			1896	84	274'5	694	8	2	2	2	5	9	4	1	10	0	0	13	3	17'75	19'61	1	2'95	3'27	35'50	39'21	35'50	39'21
			1895	79	280'1	702	8	5	2	3	5	15	9	1	12	5	0	13	0	6'43	7'09	1	3'22	3'55	61'09	67'38	57'88	63'83
11	A.O.F., Portland ...	{	1897	74	201'6	1,397	18	5	3	5	7	16	0	1	11	5	0	8	3	12'46	13'62	7	17'45	19'08	24'94	27'25	22'44	24'52
			1896	101	259'6	1,532	15	1	4	0	6	14	3	1	14	11	0	8	11	29'05	30'85	5	12'11	12'85	67'80	71'98	65'38	69'41
			1895	125	296'9	1,938	15	3	4	4	8	13	8	2	11	7	0	11	2	31'67	33'25	3	6'79	7'13	52'04	54'63	49'77	52'26
12	A.O.F., Warrnambool ...	{	1897	31	265'0	595	19	1	5	1	9	9	0	2	10	1	0	9	11	...	...	1	8'06	8'55	56'45	59'83	32'26	34'18
			1896	29	263'6	499	17	1	4	3	7	10	4	1	19	8	0	8	9	8'20	9'09	2	16'39	18'18	65'57	72'73	65'57	72'73
			1895	34	323'8	527	15	3	5	0	9	6	6	3	0	5	0	12	0	17'09	19'05	...	...	...	76'92	85'71	68'38	76'19
13	A.O.F., Court Unity ...	{	1897	51	421'5	1,096	21	3	9	0	11	17	2	5	0	0	0	11	0	15'04	16'53	1	7'52	8'26	30'08	33'06	30'08	33'06
			1896	47	370'1	882	18	4	7	0	9	6	10	3	9	2	0	10	0	49'30	55'12	2	14'08	15'75	42'25	47'24	42'25	47'24
			1895	51	375'0	1,074	21	0	7	5	10	3	7	3	16	4	0	9	8	26'85	29'41	3	20'13	22'06	6'71	7'35	6'71	7'35
15	A.O.F., Court Ararat ...	{	1897	9	290'3	83	9	1	2	4	6	11	1	1	18	1	0	14	3	62'50	64'52	...	...	...	...	...	...	...
			1896	8	250'0	160	20	0	5	0	8	5	0	2	1	3	0	8	3	31'25	31'25	3	93'75	93'75	...	...	...	...
			1895	12	363'6	209	17	3	6	2	7	11	8	2	15	1	0	8	9	...	...	...	...	...	85'71	90'91	85'71	90'91

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

TABLE VI.—EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in each Society and District for the Year 1897, and in each Society for the Years 1896 and 1895—*continued.*

No.	Society and District.	Year.	Sickness.									Mortality.					Departures * by Arrears, Resignation, Expulsion, and Clearance.		Exclusions † by Arrears, Resignation, and Expulsion.	
			Members Sick.		Duration.			Sick Pay.			Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.	
			Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.					
						wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.										
16	A.O.F., Court Amherst	{	1897	3	150'0	23	7 4	1 1	4 0 0	0 12 0	0 10 5	...	...	1	43'48	50'00	173'91	200'00	173'91	200'00
			1896	4	173'9	61	15 2	2 4	7 5 0	1 5 3	0 9 6	41'67	43'48	...	...	...	...	...	...	...
			1895	8	363'6	111	13 5	5 0	8 12 6	3 2 9	0 12 5	45'45	45'45	...	...	...	...	...	...	...
17	I.O.R. ...	{	1897	1,806	223'6	16,527	9 1	2 0	6 10 2	1 9 1	0 14 3	9'11	10'65	9	0'95	1'11	93'44	109'20	74'69	87'28
			1896	1,676	209'7	15,732	9 2	2 0	6 14 7	1 8 3	0 14 4	8'84	10'26	10	1'08	1'25	115'42	134'01	96'67	112'24
			1895	1,951	245'9	16,304	8 2	2 0	6 7 7	1 11 4	0 15 3	9'00	10'46	3	0'33	0'38	103'56	120'37	84'36	98'06
18	O.S.T.— I. Ballarat and Sandhurst II. Melbourne III. Victoria ...	{	...	91	259'3	810	8 5	2 2	5 5 1	1 7 3	0 11 10	9'13	11'40	3	6'85	8'55	164'38	205'13	157'53	196'58
			...	225	223'0	2,097	9 2	2 0	4 7 1	0 19 5	0 9 4	3'71	4'96	1	0'74	1'00	134'27	179'39	112'76	150'64
			...	116	193'3	1,150	9 5	1 5	5 16 2	1 2 6	0 11 9	6'77	8'33	...	...	...	123'14	151'67	109'61	135'00
18	Total of O.S.T.	{	1897	432	220'4	4,057	9 2	2 0	4 18 8	1 1 9	0 10 6	5'54	7'14	4	1'58	2'04	136'24	175'51	119'60	154'08
			1896	449	231'8	4,620	10 2	2 2	5 5 7	1 4 6	0 10 3	6'72	8'78	3	1'19	1'55	167'98	219'41	153'75	200'81
			1895	520	265'8	5,040	9 4	2 3	5 4 4	1 7 9	0 10 9	9'05	11'76	1	0'39	0'51	125'10	162'58	115'26	149'80
19	H.A.C.B.S.— I. Ballarat ... II. Melbourne ...	{	...	41	186'4	275	6 4	2 2	4 18 6	0 18 4	0 14 8	10'27	13'64	...	...	...	205'48	272'73	191'78	254'55
			...	860	239'8	7,487	8 4	2 1	5 13 9	1 7 3	0 13 2	11'41	14'49	31	6'80	8'64	119'35	151'66	98'95	125'73
		
19	Total of H.A.C.B.S.	{	1897	901	236'7	7,762	8 4	2 0	5 13 1	1 6 9	0 13 2	11'34	14'45	31	6'39	8'14	124'54	158'65	104'54	133'18
			1896	802	225'4	7,055	8 5	2 0	5 14 9	1 5 11	0 13 1	9'06	11'52	21	4'64	5'90	118'67	150'93	102'54	130'41
			1895	850	253'4	6,626	7 5	2 0	5 4 0	1 6 4	0 13 4	12'44	15'50	22	5'26	6'56	117'49	146'35	100'50	125'19
20	O.St.A. ...	{	1897	87	186'7	902	10 2	1 5	4 1 1	0 15 2	0 7 10	21'53	23'61	5	9'78	10'73	119'37	130'90	119'37	130'90
			1896	114	224'4	1,186	10 2	2 2	4 15 1	1 1 4	0 9 2	35'21	39'37	6	10'56	11'81	140'85	157'48	133'80	149'61
			1895	128	236'2	939	7 2	1 4	5 3 2	1 4 4	0 14 1	25'64	29'52	6	9'62	11'07	163'46	188'19	142'63	164'21
21	O.St.A., S.C. ...	{	1897	48	244'9	1,013	21 1	5 1	7 10 0	1 16 9	0 7 1	33'02	35'71	1	4'72	5'10	70'75	76'53	70'75	76'53
			1896	56	259'5	1,279	22 5	6 0	10 3 3	2 12 8	0 8 11	34'78	37'04	...	...	...	69'57	74'07	65'22	69'44
			1895	65	276'6	1,303	20 0	5 3	9 7 8	2 11 11	0 9 5	63'49	68'09	1	3'97	4'26	99'21	106'38	79'37	85'11
22	G.U.O.F.G. ...	{	1897	247	216'9	1,695	6 5	1 3	5 5 3	1 2 10	0 15 4	8'46	10'54	9	6'34	7'90	108'53	135'20	93'73	116'77
			1896	199	192'3	1,652	8 2	1 4	6 3 3	1 3 8	0 14 10	6'83	8'70	6	4'55	5'80	186'79	237'68	173'88	221'24
			1895	227	230'2	1,592	7 0	1 4	4 17 4	1 2 5	0 13 11	10'37	13'18	8	6'38	8'11	174'64	222'11	140'35	178'50

23	St.P.S., Melbourne	...	1897	96	211'9	943	9 5	2 0	7 0 9	1 9 10	0 14 4	19'49	22'07	5	9'74	11'04	79'92	90'51	77'97	88'30
			1896	108	225'9	1,052	9 4	2 1	6 16 10	1 10 11	0 14 1	19'82	23'01	5	9'01	10'46	111'71	129'71	100'90	117'15
			1895	120	234'4	1,009	8 2	2 0	6 1 10	1 8 7	0 14 6	18'46	21'48	9	15'10	17'58	75'50	87'89	75'50	87'89
24	St.P.S., Geelong and Western		1897	32	133'3	554	17 2	2 2	10 4 5	1 7 3	0 11 10	15'56	16'67	2	7'78	8'33	151'75	162'50	151'75	162'50
			1896	29	138'8	354	12 1	1 4	6 8 3	0 17 10	0 10 6	13'04	14'35	3	13'04	14'35	8'70	9'57	8'70	9'57
			1895	23	146'5	388	16 5	2 3	8 3 6	1 3 11	0 9 8	39'77	44'59	2	11'36	12'74	90'91	101'91	90'91	101'91
25	P.A.F.S.	...	1897	197	210'0	1,800	9 1	2 0	5 18 7	1 4 11	0 13 0	13'62	15'99	9	8'17	9'59	98'09	115'14	85'38	100'21
			1896	194	210'4	1,734	9 0	1 5	5 5 1	1 2 1	0 11 9	9'12	10'85	6	5'47	6'51	113'14	134'48	102'20	121'48
			1895	225	241'9	1,767	7 5	1 5	4 19 8	1 4 1	0 12 9	8'98	10'75	4	3'59	4'30	100'63	120'43	89'85	107'53
26	A.N.A.	...	1897	1,699	203'1	7,803	4 4	1 0	4 2 2	0 16 8	0 17 11	5'10	6'57	26	2'41	3'11	163'85	211'02	130'02	167'50
			1896	1,504	196'6	7,141	4 5	1 0	4 6 6	0 17 0	0 18 3	5'28	6'93	32	3'19	4'18	161'59	211'97	127'81	167'66
			1895	1,615	227'7	6,849	4 1	0 5	3 17 5	0 17 8	0 18 3	5'54	7'33	19	2'02	2'68	177'02	234'17	151'55	200'48
27	G.S.R.S.	...	1897	33	300'0	402	12 1	3 4	7 9 7	2 4 11	0 12 3	17'40	18'18	2	17'40	18'18	26'09	27'27	26'09	27'27
			1896	25	215'5	359	14 2	3 1	8 8 10	1 16 5	0 11 9	...	...	1	8'40	8'62	58'82	60'34	58'82	60'34
			1895	26	211'4	399	15 2	3 1	8 0 9	1 14 0	0 10 6	24'00	24'39	...	...	...	32'00	32'52	32'00	32'52
28	I.N.F.	...	1897	68	163'5	498	7 2	1 1	6 10 0	1 1 3	0 17 9	7'01	9'62	5	8'76	12'01	217'16	298'08	210'16	288'46
			1896	64	159'2	394	6 1	1 0	5 17 10	0 18 9	0 19 2	3'85	4'97	1	1'92	2'48	240'38	310'95	234'62	303'48
			1895	93	244'1	523	5 4	1 2	5 4 6	1 5 6	0 18 7	3'90	5'25	4	7'80	10'50	323'59	435'70	304'09	409'45
29	M.T.B.S.	...	1897	314	460'4	1,349	4 2	2 0	4 0 10	1 17 2	0 18 10	6'76	7'33	8	10'83	11'73	116'37	126'10	116'37	126'10
			1896	307	444'3	1,270	4 1	1 5	3 19 10	1 15 6	0 16 6	2'73	2'89	8	10'93	11'58	159'84	169'32	159'84	169'32
			1895	333	489'0	1,271	3 5	1 5	3 14 4	1 16 4	0 19 6	5'51	5'87	5	6'89	7'34	90'91	96'92	90'91	96'92
	Total	...	1897	15,773	225'9	149,438	9 3	2 1	6 7 2	1 8 9	0 13 5	10'57	12'41	396	4'83	5'67	99'54	116'88	81'71	95'94
			1896	15,038	221'1	148,304	9 5	2 1	6 11 1	1 9 0	0 13 3	11'14	13'10	388	4'85	5'71	117'52	138'26	98'45	115'82
			1895	16,808	250'6	149,800	8 5	2 1	6 3 1	1 10 10	0 13 10	11'61	13'72	381	4'81	5'68	119'19	140'84	101'44	119'86
	Female Societies.																			
1	I.O.O.F.	...	1897	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2	A.O.F., Bendigo	...	1897	12	521'7	88	7 2	3 5	3 13 4	1 18 3	0 10 0	52'63	86'96	...	...	...	526'42	869'56	526'42	869'56
3	H.A.C.B.S.	...	1897	19	188'1	164	8 4	1 4	3 0 0	0 11 4	0 7 0	16'74	39'60	...	...	...	384'94	910'89	372'38	881'19
	Total	...	1897	31	250'0	252	8 1	2 0	3 5 2	0 16 4	0 8 0	21'66	48'39	...	...	...	404'33	903'23	393'50	879'03

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

TABLE VII.—SICKNESS IN HALF-YEARLY PERIODS : Duration and Cost under the Highest Rate of Sick Pay per week of the First Half-year, the Reduced Rates of the Second Half-year, and of that continued beyond One Year in each Society and District for the Year 1897, and in each Society for the Year 1896.

No.	Society and District.	Year.	First Half-year.			Second Half-year.			Beyond One Year.			Total Cases, Duration, and Cost.			Ratio of each Period to Total.
			Cases.	Period. 1 ^o .	Cost.	Cases.	Period. 2 ^o .	Cost.	Cases.	Period. 3 ^o .	Cost.	Cases.	Period.	Cost.	
				weeks.	£		weeks.	£		weeks.	£		weeks.	£	per cent. 1 ^o . 2 ^o . 3 ^o .
1	M.U.I.O.O.F.														
I.	Bairnsdale ...	...	65	238	237	2	52	34	6	170	90	73	460	361	52 11 37
II.	Ballarat ...	...	368	1,941	1,941	29	386	257	36	1,826	914	433	4,153	3,112	47 9 44
III.	Bendigo ...	...	608	3,543	3,540	63	732	485	111	3,019	1,487	782	7,294	5,512	49 10 41
IV.	Castlemaine ...	...	280	1,557	1,553	26	320	211	52	1,872	913	358	3,749	2,677	41 9 50
V.	Collingwood ...	...	211	1,312	1,312	25	320	213	49	1,961	993	285	3,593	2,518	36 9 55
VI.	Corio ...	...	68	432	432	4	83	55	16	728	364	88	1,243	851	35 7 58
VII.	Hamilton ...	...	67	316	316	1	12	8	5	173	86	73	501	410	63 2 35
VIII.	North Yarra ...	...	97	603	603	8	132	88	23	904	452	128	1,639	1,143	37 8 55
IX.	Ovens and Murray	...	265	1,150	1,150	10	163	108	15	658	329	290	1,971	1,587	58 8 34
X.	Port Fairy ...	...	55	284	284	4	53	36	14	639	318	73	976	638	29 5 66
XI.	Port Phillip ...	...	759	4,014	3,914	62	705	532	111	5,270	2,622	932	9,989	7,068	40 7 53
XII.	Sale ...	...	68	301	301	3	18	12	2	94	47	73	413	360	73 4 23
XIII.	South Melbourne ...	...	234	1,143	1,143	20	269	179	51	1,902	944	305	3,314	2,266	35 8 57
XIV.	St. Arnaud ...	...	93	431	431	7	127	85	8	263	131	108	821	647	53 15 32
XV.	Talbot ...	...	100	528	528	10	100	67	18	678	339	128	1,306	934	40 8 52
XVI.	Warrnambool ...	...	68	405	404	6	56	37	14	597	299	88	1,058	740	38 5 57
XVII.	Wimmera ...	...	145	792	792	7	81	54	8	346	167	160	1,219	1,013	65 7 28
XVIII.	Yarra Yarra ...	...	134	438	438	4	66	44	21	920	460	159	1,424	942	31 5 64
1	Total of the M.U.I.O.O.F.	{ 1897 1896	3,685 3,470	19,428 18,168	19,319 18,158	291 335	3,675 4,680	2,505 3,102	560 613	22,020 22,255	10,955 10,812	4,536 4,418	45,123 45,103	32,779 32,072	43 8 49 40 10 50
2	G.U.O.O.F.														
I.	Ballarat ...	...	112	471	471	13	186	148	10	595	141	135	1,252	760	38 15 47
II.	Bendigo ...	...	52	462	403	14	166	87	18	340	63	84	968	553	48 17 35
III.	Castlemaine ...	...	63	331	300	5	85	64	11	407	102	79	823	466	40 10 50
IV.	Eastern ...	...	85	361	360	2	30	22	3	120	30	90	511	412	71 6 23
V.	Gippsland ...	...	53	263	263	3	19	14	4	152	39	60	434	316	61 4 35
VI.	Melbourne ...	...	218	1,172	1,152	30	501	369	45	1,686	330	293	3,359	1,851	35 15 50
2	Total of the G.U.O.O.F.	{ 1897 1896	583 571	3,060 3,512	2,949 3,416	67 59	987 630	704 439	91 102	3,300 3,864	705 891	741 732	7,347 8,006	4,358 4,746	42 13 45 44 8 48
3	I.O.O.F. ...	{ 1897 1896	1,082 1,053	5,466 5,413	5,466 5,400	66 77	870 1,149	541 701	103 84	3,307 2,965	750 666	1,251 1,214	9,643 9,527	6,757 6,767	57 9 34 57 12 31
4	U.A.O.D. ...	{ 1897 1896	1,214 1,161	6,124 6,077	6,121 6,077	124 112	1,369 1,163	685 567	92 98	3,566 3,744	898 941	1,430 1,371	11,059 10,984	7,704 7,585	55 13 32 55 11 34
5	A.O.F., Ballarat ...	{ 1897 1896	37 38	310 267	185 212	8 12	122 154	38 88	22 43	929 1,109	198 188	67 93	1,361 1,530	421 488	23 9 68 17 10 73
6	A.O.F., Bendigo ...	{ 1897 1896	170 182	1,024 1,126	1,024 1,024	39 36	894 593	281 224	37 43	1,130 1,583	287 384	246 261	3,118 3,302	1,592 1,632	35 29 36 34 18 48
7	A.O.F., Geelong and Western	{ 1897 1896	56 54	327 337	327 337	8 6	108 62	54 31	8 8	331 338	89 85	72 68	766 737	470 453	43 14 43 46 8 46
8	A.O.F., Grenville ...	{ 1897 1896	24 16	121 96	101 77	3 2	37 41	12 14	4 3	149 85	30 21	31 21	307 222	143 112	39 12 49 43 19 48

9	A.O.F., Melbourne ...	...	f 1897 1896	1,431 1,399	8,232 8,194	8,230 8,194	199 213	2,236 2,245	1,117 1,123	269 264	11,087 10,766	2,753 2,673	1,899 1,876	21,555 21,205	12,100 11,990	38 10 52 39 10 51
10	A.O.F., Ovens and Murray ...	...	f 1897 1896	64 74	212 357	212 357	7 8	82 71	41 35	10 8	366 266	92 67	81 90	660 694	345 459	32 12 56 52 10 38
11	A.O.F., Portland ...	...	f 1897 1896	57 80	429 433	334 395	9 8	126 100	53 39	17 34	842 999	190 244	83 122	1,397 1,532	577 678	31 9 60 29 6 65
12	A.O.F., Warrnambool ...	...	f 1897 1896	24 21	179 112	179 112	3 7	39 348	20 87	8 4	377 39	94 19	35 32	595 499	293 218	30 7 63 33 69 8
13	A.O.F., Court Unity ...	...	f 1897 1896	39 31	399 249	399 247	6 6	82 148	41 71	12 15	615 485	165 121	57 52	1,096 882	605 439	36 8 56 28 17 55
15	A.O.F., Court Ararat ...	...	f 1897 1896	7 5	51 35	51 34	1 ...	2 ...	1 ...	2 3	30 125	7 32	10 8	83 160	59 66	62 2 36 22 — 78
16	A.O.F., Court Amherst ...	...	f 1897 1896	2 5	9 19	9 19	...	...	...	1 1	14 42	3 10	3 6	23 61	12 29	39 — 61 60 — 40
17	I.O.R. ...	...	f 1897 1896	1,666 1,552	9,822 9,434	9,801 9,427	...	...	...	223 200	6,705 6,298	1,950 1,847	1,889 1,752	16,527 15,732	11,751 11,274	59 — 41 60 — 40
18	O.S.T.—															
I.	Ballarat and Sandhurst ...	...	...	79	512	388	15	128	50	9	170	40	103	810	478	63 16 21
II.	Melbourne ...	...	...	210	1,469	809	15	251	95	12	377	76	237	2,097	980	70 12 18
III.	Victoria ...	...	...	102	527	503	13	343	104	8	280	67	123	1,150	674	46 30 24
18	Total of O.S.T. ...	...	f 1897 1896	391 381	2,508 2,342	1,700 1,718	43 55	722 855	249 321	29 49	827 1,423	183 331	463 485	4,057 4,620	2,132 2,370	62 18 20 51 18 31
19	H.A.C.B.S.—															
I.	Ballarat ...	...	...	39	174	169	9	65	24	1	36	9	49	275	202	63 24 13
II.	Melbourne ...	...	...	747	3,642	3,591	118	941	583	77	2,904	719	942	7,487	4,893	49 12 39
19	Total of H.A.C.B.S. ...	...	f 1897 1896	786 692	3,816 3,429	3,760 3,332	127 155	1,006 1,024	607 628	78 84	2,940 2,602	728 641	991 931	7,762 7,055	5,095 4,601	49 13 38 49 14 37
20	O.St.A. ...	...	f 1897 1896	78 90	314 473	251 389	7 16	75 126	38 62	11 21	513 587	64 91	96 127	902 1,186	353 542	35 8 57 40 10 50
21	O.St.A., S.C. ...	...	f 1897 1896	31 38	195 292	161 292	8 13	85 178	41 89	17 26	733 809	158 188	56 77	1,013 1,279	360 569	19 9 72 23 14 63
22	G.U.O.F.G. ...	...	f 1897 1896	228 181	1,003 1,060	1,001 968	12 17	175 147	105 91	16 11	517 445	194 167	256 209	1,695 1,652	1,300 1,226	59 10 31 64 9 27
23	St.P.S., Melbourne ...	...	f 1897 1896	90 99	533 590	533 590	13 14	163 183	81 79	8 8	247 279	62 70	111 121	943 1,052	676 739	57 17 26 56 17 27
24	St.P.S., Geelong and Western	...	f 1897 1896	26 25	200 124	200 119	7 2	74 41	51 20	7 5	280 189	76 47	40 32	554 354	327 186	36 13 51 35 12 53
25	P.A.F.S. ...	...	f 1897 1896	179 171	1,065 920	987 843	15 21	111 143	54 56	17 20	624 671	127 120	211 212	1,800 1,734	1,168 1,019	59 6 35 52 8 40
26	A.N.A. ...	...	f 1897 1896	1,639 1,479	6,524 6,111	6,522 6,105	49 39	556 550	278 275	22 17	723 480	181 122	1,710 1,535	7,803 7,141	6,981 6,502	84 7 9 86 7 7
27	G.S.R.S. ...	...	f 1897 1896	28 21	198 103	184 101	4 4	12 31	4 23	5 7	192 225	59 87	37 32	402 359	247 211	49 3 48 29 9 62
28	I.N.F. ...	...	f 1897 1896	62 60	391 365	391 363	8 8	95 29	48 14	1 ...	12 ...	3 ...	71 68	498 394	442 377	79 19 2 93 7 —
29	M.T.B.S. ...	...	f 1897 1896	302 299	1,207 1,189	1,207 1,189	25 18	142 81	61 36	...	...	...	327 317	1,349 1,270	1,268 1,225	89 11 — 94 6 —
	Total ...	...	f 1897 1896	13,981 13,250	73,217 70,830	71,604 69,497	1,149 1,250	13,845 14,800	7,710 8,224	1,670 1,771	62,376 62,674	21,001 20,861	16,800 16,271	149,438 148,304	100,315 98,582	49 9 42 48 10 42

NOTE.—In the I.O.R., the sum of 2cs. being paid for twelve months, the figures given in the column headed "First Half-year" necessarily include those belonging to the second half-year; this society, besides, as well as a few others, makes a further reduction for sickness continued beyond eighteen months, which is included under column headed "Beyond One Year."

TABLE VIII.—RECEIPTS, EXPENDITURE, AND CAPITAL FOR 1897 OF ADDITIONAL SOCIETIES AND FUNDS NOT INCLUDED IN THE PRECEDING TABLES.

Society.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Capital at Beginning of Year.	Capital at End of Year.	Disposal of Capital.		
	Contributions.	Interest.	Other Receipts.	Total.	—	—	Bounties to Widows and Orphans.	Management.	Other Expenditure.	Total.				Invested.		Cash not bearing Interest.
														On Mortgages.	In Banks at Interest.	
	£		£	£	£	£	£	£	£	£	£	£	£	£	£	£
M.U.I.O.O.F.																
BENDIGO DISTRICT.																
Widows and Orphans' Fund	448	444	...	892	...	...	935	111	47	1,093	201*	10,736	10,535	10,208	212	115
PORT PHILLIP DISTRICT.																
Funeral Fund	59	206	...	265	...	...	131	...	...	131	134	6,601	6,735	6,508	...	227
Management Fund	30	36	...	66	...	...	...	52	...	52	14	400	414	412	...	2
Total	89	242	...	331	...	...	131	52	...	183	148	7,001	7,149	6,920	...	229
A.O.F.																
BENDIGO DISTRICT.																
Widows and Orphans' Fund	21	26	...	47	...	...	12	13	...	25	22	504	526	430	52	44
Total W. and O. Funds	558	712	...	1,270	...	...	1,078	176	47	1,301	31*	18,241	18,210	17,558	264	388
Congregational Ministers' Provident Society †	73 ‡	582	...	655	Pension Fund. 184 §	Voluntary and Retiring Fund. 50	...	...	13	247	408	13,214	13,622 ||	11,175	1,645	802
C.C.C.A.S.†	188	...	...	188	Sick Pay. 142	Funeral Donations. ...	...	20	...	162	26	140	166	...	...	166
J.C.A.S.†	336	...	1	337	245	...	...	19	85	349	12*	25	13	...	...	13

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.
† The number of members in these Societies were:—C.M.P.S., 28; C.C.C.A.S., 160, new entrants, 65; J.C.A.S., 220, new entrants, 50.
‡ Contributed by beneficiary members, honorary members, and churches.
§ Payments to nine members on the Pension Fund.
|| Divided between the several funds as follow:—Capital Fund, £7,378; Voluntary and Retiring Fund, £1,277; Pension Fund, £1,974; Decease Fund (immediate), £1,022, (Reserve) £1,071.

AGGREGATE FIGURES OF ALL THE FRIENDLY SOCIETIES IN VICTORIA IN EACH OF
THE TWENTY YEARS 1878-97.

TABLE IX.—SOCIETIES, BRANCHES, and MEMBERS in each Year, 1878-97.

Year.	Societies.	Branches.	Members.						Average Number of Effective Members.	Gain (Loss -).
			Admitted by Initiation and Clearance.	Died.	Left by Clearance, Arrears, &c.	At beginning of Year.	At end of Year.	Average Number.		
1878	35	756	5,130	467	4,419	45,430	45,674	45,552	...	244
1879	35	766	5,225	452	5,079	45,674	45,368	45,521	*	- 306
1880	33	748	5,839	425	4,397	45,368	46,385	45,876	*	1,017
1881	33	759	7,724	571	4,107	46,385	49,431	47,908	*	3,046
1882	33	762	8,445	606	4,610	49,431	52,660	51,045	*	3,229
1883	33	776	10,397	593	4,962	52,660	57,502	55,081	46,830	4,842
1884	32	788	9,285	640	5,930	57,502	60,217	58,859	50,584	2,715
1885	32	817	10,346	631	5,802	60,217	64,130	62,173	52,989	3,913
1886	30	856	12,445	703	6,392	64,130	69,480	66,805	55,507	5,350
1887	32	891	12,437	801	8,600	69,480	72,516	70,998	58,948	3,036
1888	33	930	14,601	790	7,671	72,516	78,656	75,586	61,987	6,140
1889	33	969	16,485	883	9,493	78,656	84,765	81,710	66,558	6,109
1890	33	1,003	14,908	925	10,614	84,765	88,134	86,450	70,510	3,369
1891	33	1,048	14,272	1,001	11,002	88,134	90,403	89,269	73,144	2,269
1892	33	1,061	10,297	915	12,782	90,403	87,003	88,703	73,163	- 3,400
1893	33	1,064	8,911	838	13,072	87,003	82,004	84,504	70,381	- 4,999
1894	33	1,075	9,351	817	11,334	82,004	79,204	80,604	67,735	- 2,800
1895	31	1,069	10,475	920	9,447	79,204	79,312	79,258	67,077	108
1896	32	1,074	11,672	891	9,402	79,312	80,691	80,001	68,002	1,379
1897	31	1,081	12,351	867	8,163	80,691	84,012	82,352	70,186	3,321
1878-97	...	...	210,596	14,736	157,278	45,430	84,012	...	...	38,582

* The Effective members, those entitled to sick or funeral benefits, were not distinguished from the total number of members prior to 1883.

TABLE X.—TOTAL RECEIPTS, EXPENDITURE and FUNDS, in the Sick and Funeral and Medical and
Management Funds, taken together, for each Year, 1878-97.

Year.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Period.	Funds at end of Period.
	Contributions, Entrance Fees, and Levies.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
1878	£ 131,019	£ 18,015	£ 12,845	£ 161,879	£ 45,141	£ 11,412	£ 47,131	£ 25,374	£ 10,992	£ 140,050	£ 21,829	£ 367,079	£ 388,908
1879	130,245	20,981	18,491	169,717	47,257	11,031	47,467	24,842	15,196	145,793	23,924	388,908	412,832
1880	132,061	22,612	15,688	170,361	46,157	10,083	47,354	25,014	14,858	143,466	26,895	412,832	439,727
1881	139,085	22,577	17,609	179,271	49,219	13,276	49,716	25,891	16,376	154,478	24,793	439,727	464,520
1882	149,991	24,490	19,063	193,544	50,489	12,996	53,397	27,544	20,506	164,932	28,612	464,520	493,132
1883	161,310	25,386	23,141	209,837	55,002	14,191	57,608	28,342	21,509	176,652	33,185	493,132	526,317
1884	172,853	29,104	23,710	225,667	55,196	14,592	62,060	29,891	20,292	182,031	43,636	526,317	569,953
1885	181,210	30,815	22,433	234,458	61,296	14,976	65,135	31,555	17,860	190,822	43,636	569,953	613,589
1886	193,911	32,010	33,050	258,971	63,499	17,118	69,901	33,278	22,994	206,790	52,181	613,589	665,770
1887	203,559	36,608	26,939	267,106	69,045	17,650	73,003	35,525	23,592	218,815	48,291	665,770	714,061
1888	203,019	37,874	21,035	281,928	67,347	18,260	77,923	36,499	27,713	227,742	54,186	714,061	768,247
1889	236,131	40,485	25,391	302,007	75,811	20,601	84,069	41,985	19,175	241,641	60,366	768,247	828,613
1890	246,516	45,838	27,809	320,163	88,641	20,867	88,591	45,765	24,843	268,707	51,456	828,613	880,069
1891	254,721	46,783	36,087	337,591	98,016	22,441	91,024	48,080	27,775	287,336	50,255	880,069	930,324
1892	245,914	47,569	26,066	319,549	90,924	20,827	90,955	49,158	19,080	270,944	48,605	930,324	978,929
1893	233,498	46,446	25,207	305,151	101,253	19,105	84,918	45,692	18,762	269,730	35,421	978,929	1,014,350
1894	226,903	43,493	26,743	297,139	100,753	18,538	81,244	45,538	25,662	271,735	25,404	1,014,350	1,039,754
1895	230,004	42,889	31,882	304,775	103,457	21,419	80,955	43,861	22,718	272,410	32,365	1,039,754	1,072,119
1896	236,302	41,198	29,124	306,624	98,582	21,164	83,534	43,967	20,462	267,709	38,915	1,072,119	1,111,034
1897	242,767	40,837	25,946	309,550	100,315	21,152	85,441	46,160	23,883	276,951	32,599	1,111,034	1,143,633
1878-97	3,971,019	696,010	488,259	5,155,288	1,467,400	341,699	1,421,426	733,961	414,248	4,378,734	776,554	367,079	1,143,633

TABLE XI.—INVESTMENTS of the Sick and Funeral and Medical and Management Funds taken together in each year 1878-97.

Year.	Funds.					
	Total.	Invested on Mortgages and Debentures and in Bank Deposits.	Invested in Halls and other Freehold Property.	Not invested.	Proportion invested.	Interest realized.
	£	£	£	£	per cent.	per cent.
1878	388,908	304,641	44,062	40,265	89·7	4·76
1879	412,832	328,426	47,856	36,550	91·1	5·23
1880	439,727	346,581	48,565	44,581	89·9	5·30
1881	464,520	367,918	47,168	49,434	89·4	4·99
1882	493,132	400,968	44,846	47,318	90·4	5·11
1883	526,317	429,157	51,588	45,572	91·3	4·98
1884	569,953	465,984	47,245	56,724	90·0	5·31
1885	613,589	510,897	46,530	56,162	90·8	5·21
1886	665,770	559,112	57,547	49,111	92·6	5·00
1887	714,061	604,360	55,117	54,584	92·4	5·31
1888	768,247	638,030	66,852	63,365	91·8	5·11
1889	828,613	698,587	69,527	60,499	92·7	5·07
1890	880,069	748,609	69,813	61,647	93·0	5·37
1891	930,324	804,565	70,365	55,394	94·0	5·17
1892	978,929	846,036	73,915	58,978	94·0	4·98
1893	1,014,350	884,150	79,994	50,206	95·1	4·66
1894	1,039,754	891,602	87,286	60,866	94·1	4·23
1895	1,072,119	911,634	94,029	66,456	93·8	4·06
1896	1,111,034	925,147	106,336	79,551	92·8	3·77
1897	1,143,633	953,232	114,600	75,801	93·4	3·62
Average	...	...	...	...	92·1	4·86

TABLE XII.—EXPERIENCE of Sickness, Mortality and Departures in each year 1878-97.

Year.	Sickness.								Mortality.			Departures by Arrears, &c., and Clearance per 1,000 Members.
	Members Sick.		Duration.			Sick Pay.			Of Members.	Of Wives.		
	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Number of Deaths.	Per 1,000 Members.	
					working days.							
				wks. dys.		£ s. d.	£ s. d.	s. d.				
1878	8,207	*	55,289	6 4	*	5 10 0	*	16 4	10·25	291	6·39	97·01
1879	8,519	*	58,974	6 5	*	5 10 11	*	16 0	9·93	240	5·27	111·57
1880	8,310	*	58,443	7 0	*	5 11 1	*	15 10	9·26	218	4·75	95·85
1881	8,554	*	62,174	7 2	*	5 15 0	*	15 10	11·92	288	6·01	85·73
1882	8,966	*	64,311	7 1	*	5 12 7	*	15 8	11·87	277	5·43	90·31
1883	9,482	202·5	70,722	7 3	9·1	5 16 0	1 3 6	15 7	10·77	321	5·83	90·09
1884	9,286	183·6	71,907	7 4	8·5	5 18 11	1 1 10	15 4	10·87	326	5·54	100·75
1885	10,920	206·1	78,642	7 1	8·9	5 12 3	1 3 2	15 7	10·15	353	5·68	93·32
1886	10,177	183·3	80,621	7 5	8·7	6 4 9	1 2 11	15 9	10·52	362	5·42	95·68
1887	11,209	190·2	88,532	7 5	9·0	6 3 0	1 3 5	15 7	11·28	321	4·52	121·13
1888	11,227	181·1	89,602	8 0	8·7	6 0 0	1 1 9	15 0	10·45	383	5·07	101·49
1889	12,243	183·8	99,230	8 0	8·9	6 3 11	1 2 10	15 4	10·81	437	5·35	116·18
1890	14,806	210·0	115,906	7 5	9·9	5 19 9	1 5 2	15 4	10·70	434	5·02	122·78
1891	17,693	241·9	128,431	7 2	10·5	5 10 10	1 6 10	15 3	11·21	454	5·09	123·25
1892	13,968	190·9	124,668	9 0	10·2	6 10 2	1 4 10	14 7	10·32	417	4·70	144·10
1893	16,611	236·0	138,706	8 2	11·8	6 1 11	1 8 9	14 7	9·92	359	4·25	154·69
1894	15,284	225·6	143,285	9 2	12·7	6 11 10	1 9 9	14 1	10·13	348	4·32	140·61
1895	16,808	250·6	149,800	8 5	13·4	6 3 1	1 10 10	13 10	11·61	381	4·81	119·19
1896	15,038	221·1	148,515	9 5	13·1	6 11 1	1 9 0	13 3	11·14	388	4·85	117·52
1897	15,773	225·9	149,438	9 3	12·8	6 7 2	1 8 9	13 5	10·57	396	4·83	99·54
Average ...	...	208·8	...	8 0	10·4	5 19 8	1 5 7	15 1	10·68	...	5·16	111·04

* See footnote to Table IX. on previous page.

TABLE XIII.—SUMMARY of all Funds possessed by Friendly Societies in Victoria at the end of 1897.

Names of Funds.							Amount.
							£
Sick and Funeral Funds ...	...	...	...	...	...	...	1,106,218
Medical and Management Funds ...	...	...	...	...	...	...	37,415
Widows' and Orphans' Funds ...	...	...	...	...	...	...	18,210
Congregational Ministers' Provident Society Funds ...	...	...	...	...	...	...	13,622
Accident Funds ...	...	...	...	...	...	...	179
Other Funds, chiefly Benevolent and Suspense Funds ...	...	...	...	...	...	...	14,265
Female Societies ...	...	...	...	...	...	...	624
Grand Total ...	...	...	...	...	...	...	£1,190,533
Average per Member ...	...	...	...	...	...	...	£14 1s. 7d.